

# The National Underwriter

A WEEKLY NEWSPAPER OF INSURANCE

THURSDAY, MAY 16, 1929

## AMERICAN INDEMNITY COMPANY GALVESTON

COMPLETE  
—AUTOMOBILE PROTECTION  
FIDELITY  
AND  
SURETY BONDS  
C. S. KUHN,  
Secretary

Whatever any other  
companies do for their  
Agents within the  
bounds of sound, ethi-  
cal business and good  
underwriting prac-  
tices, we will do.

**S**AFETY  
SATISFACTION  
SERVICE

Desirable  
General Agency  
Contracts  
available in  
unallotted territory

AMERICAN  
FIRE & MARINE  
INSURANCE  
COMPANY  
GALVESTON  
FIRE ~ ~ WINDSTORM  
AUTOMOBILE INSURANCE  
E. C. FRENCH, Vice President



AFFILIATED WITH



And Allied Companies

The Reliance Ins. Co.

Victory Ins. Co.

Philadelphia

Philadelphia

Capital \$1,000,000.

J.W. Cochran  
President.

Capital \$1,000,000.

Philadelphia  
Atlanta, Chicago, Dallas, San Francisco, Montreal, Havana

ALMOST EVERY KIND **INSURANCE** EXCEPTING LIFE.



**I**F EVERY FIRE could be confined to the building in which it starts, America's greatest cause of fire loss, "Exposure," would be eliminated and nearly fifty million American dollars would be saved each year.

Fire-resisting building materials and the enforcement of sensible building codes are the only means of preventing the spread of fire. The White

Fireman is making the most of these means to "quarantine" fire.

His scientific research and exhaustive laboratory experimentation are developing materials that offer greater resistance to flying embers. His constant contact with producing interests is encouraging the manufacture of such materials on a scale that makes their use economically practical.

His surveys of cities, with respect to fire hazards, and his close co-operation with municipal officials are resulting in a general improvement of building codes.

Thus, the White Fireman is striving to stamp out the menace of communicated fire—to protect your home from the negligence of careless or misguided neighbors.



**The White Fireman**  
quarantines  
"contagious"  
fire

**WHO is the White Fireman?** He is used in this advertising to symbolize loss-prevention engineering service—a nation-wide service, supported by insurance companies, having for its purpose the reduction of loss-hazards. Consultation on proposed structures, inspection of property, testing of materials and equipment, and many other kinds of technical assistance comprise the work of this service. Ask your North America Agent.

North America Agents are listed in the Insurance sections of classified telephone directories under "INSURANCE CO. OF NORTH AMERICA"

**Insurance Company of North America**  
PHILADELPHIA  
and  
**Indemnity Ins. Co. of North America**  
*write practically every form of insurance except life*  
The Oldest American Fire and Marine Insurance Company—Founded 1793

Property Owners may Secure Loss-prevention Service through Responsible Insurance Agents

[[ The advertisement reproduced above appears, full page space, two colors, in The Saturday Evening Post, April 27; The Literary Digest, May 4, and the May issues of the Review of Reviews, World's Work and The Golden Book. ]]

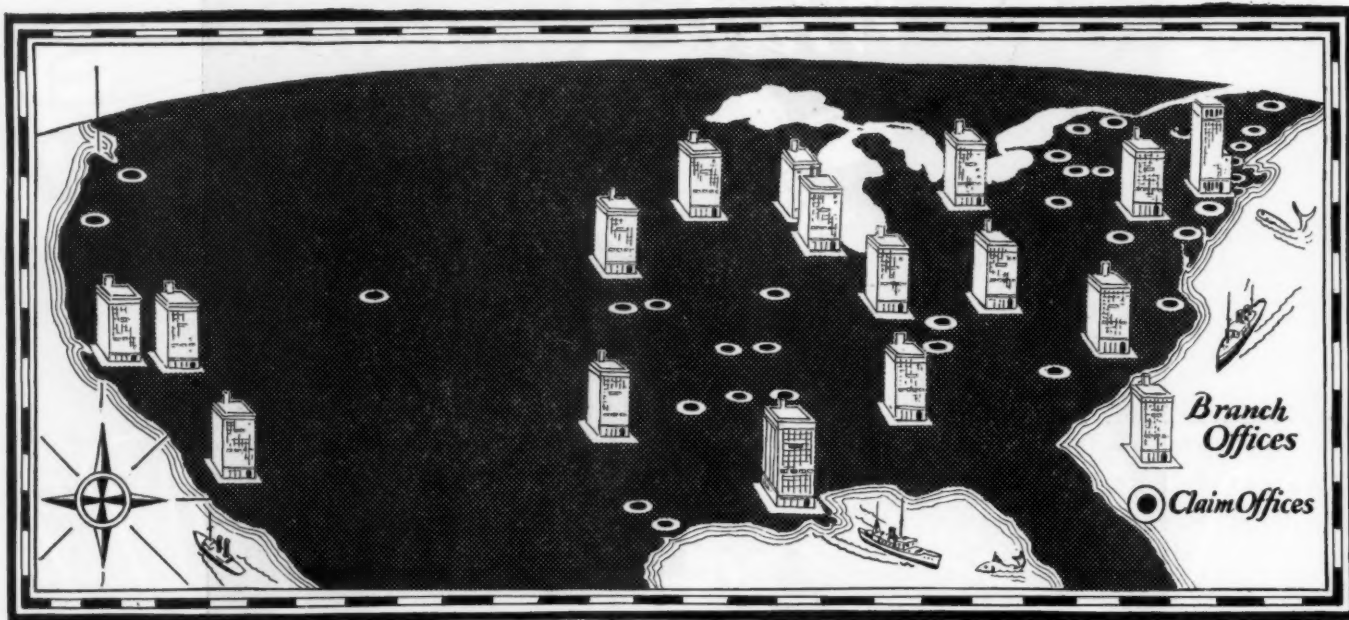
Probably the most effective factor in impressing on the public the new conception of Insurance and the vital importance of Loss-Prevention Service is the national advertising of the Insurance Company of North America.

Through the "White Fireman" the American people are commencing to realize that Insurance is the backbone of our commercial and industrial life . . . and the insurance agent is the business counsellor of his community.

The ideas presented in the company's national advertising are extremely simple and effective. They can be understood and appreciated by any individual with sufficient intelligence to earn and spend money. They are particularly appealing to property owners . . . men or women with investments to protect. North America national advertising promotes the value of insurance from a dollars and cents viewpoint. It refers all interested inquiries as to Loss-Prevention Service or any particular form of insurance coverage to the agent. Each North America Agent owns an interest in the company's national advertising. . . . Each agent should benefit by the circulation of the various national publications carrying North America Advertising in his particular territory. . . .

This national advertising is steadily increasing the nation-wide appreciation of the Insurance Company of North America.

# What Overnight Service \* \* \* Really Means \* \* \*



An application for a \$30,000 contract bond lay on the desk of our Agent in Springfield. An answer within forty-eight hours was required or the business would be lost. Yet the facts were so complicated that he could not trust them to a telegram. A letter was his only chance, and he took it.

His report reached our Branch Office at 9:10 A. M. Immediately flagged "RUSH", it was accorded the same consideration a much larger contract would have received. By noon, complete instructions were on their way to him, marked 'special delivery'. Early next morning he got the business.

Our sixteen Branch Offices and thirty-five claim centers, located at key points all over

the United States provide overnight service to more than 5,000 Agents on all matters pertaining to insurance.

None of these Branches write business direct. They are "service stations" only, and have been established to give a complete and comprehensive service to each Agent in the territory. They supply the Agent with prospects, handle his requests, keep him advised of new contract lettings, give him actual selling assistance when necessary and function exactly as would a Home Office in its relations with an Agent.

If you are interested in learning more about the Union Indemnity Company, write us. A short note will bring a prompt response.

## Union Indemnity Company

A DIVISION OF INSURANCE SECURITIES COMPANY, INC.

Bankers & Merchants Fire Insurance Company

La Salle Fire Insurance Company



Union Title Guarantee Company, Inc.

Northwestern Casualty & Surety Company

Detroit Life Insurance Company

EXECUTIVE OFFICES: UNION INDEMNITY BUILDING, NEW ORLEANS

:: 100 MAIDEN LANE, NEW YORK



# The National Underwriter

Thirty-Third Year No. 20

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, THURSDAY, MAY 16, 1929

\$4.00 Per Year, 20 Cents a Copy

## Competitive Strain Is Now Heavier

### Western Bureau to Be Militant

Organization Takes Steps to Protect Its Members from Outside Attack

### RAWLINGS AGAIN CHIEF

Movement Is Made to Liberalize Rules of Practice and Make Them More Flexible

#### OFFICERS ELECTED

President, Ralph Rawlings, Boston & Old Colony.  
Vice-President, Charles N. Gorham, American.

Secretary, Benjamin Auerbach, Herrick & Auerbach.

Treasurer, Frank S. Danforth, Millers National.

PLACE OF NEXT MEETING—Briar Cliff, N. Y., Oct. 3-5.

At the Western Insurance Bureau meeting at Richmond, Va., last week steps were taken that will put the organization in a more militant frame of mind as regards nonaffiliated competition. The association is not adopting the separation rule as a blanket proposition, but it does intend to protect bureau agents and bureau companies. The Western Insurance Bureau naturally has felt the onslaught of nonaffiliated companies. They have edged in on its agencies and by paying higher commission contract and to sweeten up their desirable business. In some cases they have just about captured entire agencies. The nonaffiliated companies have not hesitated to use the contingent commission contract and to sweeten up their flat commission payments for desirable business from desirable agencies. In other words, many of them have made a very careful selection of agents and are offering higher commissions for their business.

The Western Insurance Bureau at this meeting started to use a big stick where one found its business gradually vanishing in agencies, apparently seeing an increase in business for outside companies paying fancier commissions. With the cooperation of the field men, the general office of the bureau and the company members it is not intended that hereafter the bureau people will sit idly by and see their business being captured. The Western Insurance Bureau has the machinery to protect its members. It is now intended to have a showdown. Agents must decide whether they will represent bureau companies or outsiders.

The Western Insurance Bureau agrees  
(CONTINUED ON PAGE 39)

### Hope to Stay Competition

Company Executives Are Aroused Over the Inroads Being Made in Their Business Especially by General Writing Mutuals and Reciprocal

Company executives all over the country are confronted now with problems dealing with competition that are exceedingly acute, are increasing in intensity and are absorbing much attention. In almost every meeting of company men this subject is the prime one for discussion. Executives now find that there are features of competition that are not merely temporary but are sinking deeper into the insurance soil. Heretofore cycles of competition have come which brought with them exasperating conditions but which were regarded as endurable for the time being. Company officials realized that they were being goaded by gnats but they suffered until the swarm passed along.

#### Present Conditions Peculiar

The present conditions in the fire insurance field are entirely different from those in the past. What might be called the nonorganization companies, those that are not bound by any set practices, rates or rules of acquisition cost are making hay while the sun shines. They are seeking lodgment in agencies that heretofore have stood by the established companies. The movement undoubtedly has gained in momentum because a number of agents have questioned the sincerity of the organization companies, feeling that they are taking advantage of the agents in many respects, are showing them but meager consideration, are refusing to confer with them on mutual problems and are bearing down too heavily.

#### Effect of Anti-Discrimination Laws

While the nonaffiliated stock company competition is sharp and severe in a number of quarters, especially in cities from 50,000 upward, the greatest inroads are being made in certain sections of the west where the mutuals and reciprocals have gained much ground. Companies are really fearing this competition more than any other because they so far seem powerless to meet it. This is charged by many to the anti-discrimination laws. The so-called factory mutuals have eaten into the business of stock companies but their competition can be met in sundry ways. The factory mutuals are good underwriters and are not scouring the entire field for business. They are content to make a modest increase.

The greatest competition comes today from the specialty and general-writing mutuals which are going out aggressively making their selection of the best risks in profitable cities and sections. The stock companies cannot do this because under their rating schedules same property all over the state. This

seems inconsistent because there are cities and sections of a state that are much more profitable than others because of the character of the people, the country, the occupations, the temper of the assured, moral hazard and so on. If it were possible to make a distinction stock companies would eagerly go into some sections and write business at the 30 percent discount and make good money out of it.

#### Mutuals Take the Cream

As it is now a mutual or reciprocal will take the choice business of various kinds of industries or sections. They offer lower rates, write participating policies or make other concessions in order to get the business. The people listen to the siren song and take a policy. They are, therefore, stripping the best risks from the books of stock companies. They are taking the cream off the milk. The stock companies stand by in a helpless manner because the state authorities will not allow any discrimination in favor of any particular part of a state. In some cities the companies undoubtedly would allow a decrease in preferred rates but if that course were followed the entire state would demand the same treatment.

#### Figures Are Compared

Company officials in looking over the figures for 1928 and comparing them with the previous year are astounded at the progress made by some of the mutuals and reciprocals. Because of their selection of the better risks their loss ratio is much lower. They have been able to pay good dividends. The stock companies are general writing corporations. They serve the entire property owning field. They cannot make the selection that the mutuals do and transact a general business. They must serve more people who seek insurance.

Undoubtedly some method will be devised to alleviate a very distressing situation. It is possible here and there to put up barriers against the increasing competitive horde. Company officials, experts and rating authorities are giving this question their most earnest consideration. Because of the loss of the choicer business where profit can be made, the loss ratios of stock companies will increase. Field men report that in almost every line mutuals and reciprocals have gone into cities and towns, having their inspectors and solicitors make a study of conditions, mark down the risks they are willing to take and then go after them, being able in many cases to secure them because of the extra inducements offered.

### New Jersey May Be "Excepted"

Nonaffiliated Companies Are Digging Deeply Into the Organized Offices Business

#### SITUATION MORE ACUTE

Outsiders Are Seeking the Profitable Sections of the State and More Desirable Agents

NEW YORK, May 15.—The Eastern Underwriters Association companies are very much perturbed over the increasing competitive conditions in New Jersey, partly because so many nonaffiliated companies are making that a special ground of operation. Some of the most aggressive outside companies are in New Jersey. The Firemen's, Public Fire, Jefferson Fire, the Sussex group, National Guaranty Fire and others, together with the eastern nonaffiliated companies, are making sharp inroads on the organization companies.

For instance, it is pointed out that during the first six months of last year in Newark, the nonaffiliated companies wrote 17 percent of the premiums. During the last six months they wrote 35 percent. This is an indication of the way the wind is veering.

#### Hunt Low Loss Ratio Points

In New Jersey, making a survey by sections, it shows that 52 percent of the premiums had a loss ratio of 58 percent and 48 percent had a loss ratio of 36 percent. The nonaffiliated companies are picking out the desirable districts. They are avoiding the shore towns, southern part of the state and some of the moral hazard communities that give a high loss ratio. In other words, they are seeking the 36 percent loss ratio territory. Because of the uniform commissions that have to be paid all over the state, the Eastern Underwriters Association companies, therefore, are handicapped because they are paying the same commissions to the unprofitable sections as they are to the profitable.

#### May Make State "Excepted"

The nonaffiliated companies can increase this commission scale, stay out of the unprofitable sections and sweeten up the desirable parts. It would not be surprising to see the Eastern Underwriters Association put New Jersey in entirely "excepted" territory and thus meet the outsiders with their own fire. The situation is growing decidedly interesting.

The associated offices are considerably exercised over the competition and  
(CONTINUED ON PAGE 56)

## N.F.P.A. Topics Are Important

Sessions Are Well Attended and Discussion Is Enlightening and Educational

### T. F. CUNNEEN SPEAKER

United States Chamber of Commerce Representative Applauds Interest of Local Commerce Bodies

MEMPHIS, May 15.—Terrence F. Cunneen, manager of the insurance department of the United States Chamber of Commerce, opened the Tuesday morning session of the annual National Fire Protection Association meeting with a paper on the interest of local member chambers in fire safety. The entire session Tuesday morning was given over to chamber of commerce and safety council problems. Mr. Cunneen cited the entry of 375 chambers in the National Fire Waste Contest and the appointment of 700 local fire prevention committees in as many cities as evidence of the interest of these bodies the contest committees, which operate in connection with their insurance men.

Mr. Cunneen said the outlook for effective work by the local chambers this year is better than ever. A discussion on chamber fire prevention work followed, with Paxton Mendelsohn, Detroit, George Elliott, Philadelphia, Harry Shearer, Detroit, and Wallace English, Dallas, participating.

#### Fred Grainger Speaks

Fred Grainger, assistant chief of the Cleveland department spoke for Fire Chief Speddy of Lakewood, O. He told how Chief Speddy has carried on the work in Lakewood which resulted in an average per capita fire loss of 56 cents annually over a period of five years and brought national recognition to the city. Sherwood Brockwell, deputy fire marshal of North Carolina, R. E. Richman, editor of "Fire Protection," and George Richardson of the International Fire Fighters, discussed Chief Grainger's address.

#### Airport Hazards Discussed

Fire protection for municipal airports was the subject of the address by H. E. Newell, National Board engineer. He outlined the fire hazards encountered in airports, and presented suggestions for safeguarding the ports against fire. The chief point of issue in protection of airports at this time is whether automatic sprinklers should be used for suppressing hangar fires. National Board engineers believe sprinklers should be used and will prove effective in controlling them. Airport men state that the storage problem of airplanes is different from any other hazard and that sprinkler protection will not serve satisfactorily. Tests are to be made shortly to determine whether sprinklers may be depended on to handle hangar fires as completely as the handle garage and other like occupancy blazes.

It is predicted by airport managers that undivided areas of 50,000 square feet will be common in hangars and that the fire engineers should set their minds to working out plans for safeguarding such areas instead of seeking to limit the areas to be used.

#### Uses Lantern Slides

H. C. Jones, Jr., of the inspection department, Associated Factory Mutuals, used lantern slides to illustrate hazards

## Interesting Study of U. & O. Losses Is Made

NEW YORK, May 15.—Interruption of business operations due to fire damage in manufacturing plants and large stores usually continues for at least three months, it is shown by an analysis of recent use and occupancy insurance losses in which the Fidelity-Phenix Fire and other members of the America Fore group were interested. The total amount of insurance paid on these claims to meet the overhead expenses of executive personnel and other items of the industries affected was in excess of \$2,639,000.

#### Interesting Results

It was found that one large mill making various products from corn was unable to resume business for 10 months

after the fire, and that two automobile body factories were idle for one and a half and eight months, respectively.

Department stores that were damaged by fire reported average inactivity of about five months, shirt factories three months, wood-working plants four and a half months, and sawmills nearly five months.

An officer of the Fidelity-Phenix stated that as a result of the drastic curtailment of earnings which has followed many factory and mercantile fires, a number of banks, extending loans to operators of business enterprises, are now calling for use and occupancy insurance as well as the usual fire coverage, as an additional protection for their funds.

found in the ordinary type mill town of the south.

The Tuesday morning session closed with an address by Captain C. P. Remney of the Memphis fire department on the Memphis method of protecting pub-

lic buildings. Captain Remney discussed every detail of public institution construction and management affecting their fire safety. He praised the cooperation received from the Tennessee In-

(CONTINUED ON PAGE 55)

## CONDENSED NEWS OF WEEK

Western Insurance Bureau takes steps to meet non-affiliated competition. **Page 3**

Competition with nonaffiliated companies in New Jersey has almost reached the breaking point. **Page 3**

Losses for the first four months of the year amounted to \$115,507,000. **Page 8**

General agents in Texas are in hearty accord with the ruling of the state board of insurance commissioners on the commission question. **Page 5**

Effort to reach agreement in the Kentucky rate case meets with failure. **Page 12**

National Association of Insurance Agents announces its general plan for the annual convention at Detroit. **Page 5**

The Glens Falls is to organize a casualty running mate for the Commerce. **Page 12**

Federal court decides against insurance department in West Virginia controversy. **Page 10**

Interesting study of use and occupancy losses made by America Fore companies. **Page 4**

Matt G. Smith of Baton Rouge is elected president of the Louisiana Insurance Society. **Page 4**

Nation's fire prevention activity increases, Terence F. Cunneen shows in speech. **Page 4**

National Fire Protection Association holds its annual meeting in Memphis. **Page 6**

Successful session of Kansas Insurance Day held at Topeka. **Page 16**

Pacific Board holds its annual meeting. Clifford Conly made president. **Page 10**

Increased activities planned by Kansas Association of Insurance Agents at mid-year meeting in Topeka. **Page 14**

Phoenix of Hartford has acquired control of the Atlantic Fire of Raleigh, N. C. **Page 17**

National Bureau of Casualty & Surety Underwriters is still looking about for a general manager. General and divisional committees are appointed at the annual meeting. **Page 43**

Casualty companies are to give merit rating of automobile liability fair try-out, even though they do not greatly favor present plans. **Page 44**

Vermont Association of Insurance Agents holds semi-annual meeting in Burlington. **Page 8**

New Jersey Special Agents Association celebrates its tenth anniversary. **Page 12**

Prentiss B. Reed has been appointed assistant United States manager of the Phoenix Assurance. **Page 16**

Harold V. Smith, vice-president of the Franklin of Philadelphia, has been elected vice-president and secretary of the Home of New York. **Page 12**

Pennsylvania governor vetoes bill passed by the legislature requiring companies incorporated in Pennsylvania to keep all their records and assets in the state. **Page 12**

The nation's lawmakers are looking for more money from taxation on insurance companies. **Page 43**

Associated Indemnity of San Francisco opens its midwestern department in Chicago. **Page 51**

C. C. Blackwell joins Public Indemnity as Chicago resident vice-president. **Page 44**

Program for Health & Accident Underwriters Conference announced. **Page 45**

F. P. Stanley discusses competition of new companies at Kansas Insurance Day meeting. **Page 48**

Hudson Casualty is increasing its capital from \$1,000,000 to \$1,500,000. **Page 46**

Western casualty managers hold a variety of attitudes toward the "50-50" plate glass policy and the competition it presents. **Page 45**

The Southern Surety of Iowa will change its name to the Northern Indemnity and be a running mate to the present Southern Surety of New York. **Page 40**

H. S. Ives speaks at Kansas Insurance Day on perils of state insurance. **Page 46**

Illinois casualty premiums last year amounted to over \$80,000,000. **Page 44**

American Surety and New York Casualty are planning to affiliate. American Surety will increase its capital. **Page 43**

Elmer H. Warner is made assistant manager of the Constitution Indemnity's western department. **Page 49**

Surety association has special committee conducting a survey of the extent of cut rate competition on the Pacific Coast. **Page 45**

President A. Duncan Reid, Globe Indemnity, is made chairman of reception committee for White Sulphur Springs convention. **Page 43**

## Louisiana Has Annual Meeting

Matt G. Smith of Baton Rouge Is Elected as State President

### EXCELLENT TALKS GIVEN

Chauncey S. S. Miller of the North British & Mercantile Urges Agents to Be Alert

BATON ROUGE, La., May 15.—

At the annual meeting of the Louisiana Insurance Society, the state local agents' organization, Matt G. Smith of this city was chosen president, William Rodriguez of Monroe vice-president, and Warren Berwick, Baton Rouge, secretary-treasurer. The resolutions give full support to the National association in all its activities. It was decided to employ a full time secretary, his salary to be paid by a voluntary system of subscriptions. Lake Charles will have the 1930 convention. Lafayette made a bid for the meeting but withdrew, requesting that the annual convention be held there in 1931. Altogether the convention this year was most constructive and reflected particular credit on the retiring president, Frank G. McElroy, who has been a tower of strength in the organization and the state work.

#### Chauncey Miller a Speaker

Chauncey S. S. Miller, advertising manager for the North British & Mercantile fleet, in his address made a plea for diversification of business through constructive and effective advertising. He said that advertising one's insurance wares reminds patrons of needed protection. T. Albert Fleming of the National Board was present and gave a talk. R. P. DeVan of Charleston, W. Va., president of the National Association of Insurance Agents, who was formerly a resident of New Orleans, told about the work of the national body. He said that the day was coming when all connected with the insurance business would have a better understanding of its scope and function.

#### Committee Chairmen

L. A. Williams of Shreveport was appointed chairman of the resolutions committee; George A. Petrie of Alexandria, chairman of the finance and budget committee; Bryan Bell of New Orleans, chairman of the nominations committee; George F. Thomas of Natchitoches, legislative committee.

John W. Marshall of Shreveport, inspector for the Louisiana Fire Prevention & Rating Bureau, told about its work and explained a number of problems that had confronted it. Mayor Bynum gave the address of welcome, the response being made by John X. Wegmann of New Orleans.

#### Should Protect Earning Power

Mr. Miller in his talk said that agents should attempt to sell insurance which protects the earning power of buildings. This supplements protection for property values. Continuing, Mr. Miller said:

"If we don't diversify our business we will see it dwindle, for the time will come when there will be no new buildings to protect against fire. For this reason I advise you to make the mail man your silent salesman. When we visit business men, possible clients, we are often turned away, but no one re-

(CONTINUED ON PAGE 55)



## Texas General Agents Back Commission Rule

The local correspondent of The National Underwriter at Dallas last week got on a wrong scent and muddled up the waters considerably by stating that the general agents in Dallas were going to fight the commission order applying to agents issued by the state board of insurance commissioners. While here and there a general agent may be opposed to the order, yet the leading general agents in Texas are in favor of it and intend to see that it is lived up to.

Trezevant & Cochran, Gross R. Scruggs & Co., T. A. Manning & Son, R. D. Coughanour & Son, Floyd West & Co., John S. Aldehoff & Co., George M. Easley & Co. have stated openly that "We are convinced that this action by the Texas board has prevented the destruction of Texas local agencies and Texas companies. We are going to use our best efforts to see that the order is obeyed. We believe any company disposed to contest the order will hesitate to jeopardize its agency plant among the vast majority of its agents who favor the order."

These general agents who represent a large constituency in Texas and are regarded as the backbone of the general agency ranks of Dallas, therefore, are in sympathy with what the state board of insurance commissioners has done.

### Cravens, Dargan & Co.'s View

Cravens, Dargan & Co. of Houston say: "This general agency considers the ruling constructive to Texas insurance interests as a whole. We have no intention to oppose it. Further we do not know of any real general agent who expects to fight it. Will those who oppose the ruling permit the publication of their names?"

The general agents are inclined to feel that any conferences held in Dallas were not attended by any of the simon pure general agents but were undoubtedly held by local agents having general agent contracts which are given by some company simply to pay excess commissions.

The general agents who are bonafide general agents feel that this ruling should be enforced and should be lived up to by all in the business in order to conserve the best interests of Texas insurance. The general agents who are in any sympathy with the ruling feel that the state board of commissioners has done a constructive piece of work in taking the position that it has.

### "Fight" Fading Out

DALLAS, TEXAS, May 15.—The commission "rate war" in Texas has dwindled down to unseen "fighting" and the threats of "injunctions and court battles" are failing to materialize. So far as can be learned from companies, general agents, local agents and field men the "situation" is rapidly righting itself since the state board of insurance commissioners promulgated its order fixing the commissions to be paid agents on premiums on fire insurance business written in Texas after May 1, at 20 percent flat. Some local agents "object" and "protest" but are taking the "medicine."

Queries reveal the fact that agency plants in Texas are observing the order of the commission. If any company or general agent is paying "excess" commissions, except on contracts made before the order was promulgated, it can not be learned. Outstanding contracts for "excess" commissions must terminate on Aug. 1 under the ruling of the commission.

One south Texas company, reported paying "excess" commissions on premiums for fire insurance prior to the board's ruling, is now reported cutting all commissions to 20 percent. A couple of general agents who were reported paying as high as 35 percent are now

said to be paying 20 percent flat except on contracts already made with local agents. It is further reported these general agents have notified the local agents new contracts would be in order after Aug. 1.

### Some Question Board's Authority

The Texas companies, as a rule, were for the fixed commission plan all along. Those questioned did say the ruling is being complied with and will solve the ugly problems which have vexed the insurance men for some time in the Lone Star state. Field men report the business has not been hampered in the least by the ruling of the commission. They say the local agents generally believe in the 20 percent scale, though a good many of them question the authority of the board in promulgating the ruling. Those objections are based upon the right of individuals to enter into contracts not prohibited by law and the right to obtain as much for their services as possible. It begins to look like there will be no more than a "word war" over the commission's ruling after all.

### Will Defend the Ruling

Those agencies strictly adhering to the board's ruling, in discussing what their attitude will be in case some of the companies paying "excess" commissions continue the practice in defiance of the board's ruling, declare they will continue paying 20 percent and let the state board solve its own problem. They say they have been informed that the attorney general of Texas aided in drafting the ruling of the board limiting the commissions to be paid in Texas and that the entire legal department of the state will be behind the agents complying with the ruling in case of a court battle.

### Attack Gets No Support

Rumors continue circulating to the effect "legal action" will be taken against the ruling of the board at the proper time. There has been a series of conferences among some board agencies in Dallas concerning the ruling, but no definite plan was evolved

### Dallas Companies Sue on Commission Order

DALLAS, May 15.—Three Dallas companies, the Commercial Standard, Gulf and Utility, have filed suits against the state insurance board seeking to restrain that body from putting into force its recent flat rate commission ruling, so far as they are concerned. The companies charge the board has exceeded its authority in promulgating the order and has violated the constitutional right of contracts at the same time. The suits are filed in Travis county.

for attacking the board's order. The trend of the thought was the fixing of the commissions at 20 per cent flat was allright with everyone, except it "violated the principle of private contract" and that should not be done. On the street nine out of ten agents agree with the ruling. They say 20 percent is fair commission and since the board has made it uniform over Texas the entire situation will soon clear up.

### Authority to Enforce Law

Some of the insurance men say the board will have ample authority under present laws, to enforce the ruling against companies which violate. These laws include forfeiture of licenses, refusal to issue licenses to do business in Texas and even heavy fines and imprisonment. The tone of the talk from the state insurance department is that the full force of the law will be invoked against any company or general agent violating the order and that the department has plenty means of learning who violates the ruling.

### Ruling Will Be Complied With

To sum up: The majority of the Texas companies, the bonafide general agents, the great majority of the local agents, are endorsing the action of the board. There is some talk of restraining orders and injunctions. It is certain if some company starts legal action against the board's ruling, there will be others join the move. Indications are the legal move will not be started at all, and if at all, not before Aug. 1. And at that time the board has agreed to call an open hearing for the purpose of considering a revision in the rate schedule.

The Casualty Insurer helps agents sell automobile, casualty and surety. Monthly, \$2 a year, 175 West Jackson boulevard, Chicago.

## General Plan for Big Convention

National Association of Insurance  
Agents Outlines the Main  
Features

### ONE TOPIC PER SESSION

Company and Agency Relationships  
Will Probably Excite Widest Interest in the Deliberations

NEW YORK, May 15.—As tentatively prepared the program for the annual convention of the National Association of Insurance Agents, at Detroit, September 10-14, is as here given:

1. Pre-convention session, Tuesday evening, Sept. 10, Get-Together Banquet and Entertainment.
2. First convention session, Wednesday morning, September 11, "The Trade Association Movement."
3. Second convention session, Wednesday afternoon, Sept. 11, "The Insuring Public."
4. Third convention session, Thursday morning, Sept. 12, "Company-Agency Relations."
5. Fourth convention session, Thursday afternoon, Sept. 12, "The Agents' Business."
6. Fifth convention session, Friday morning, Sept. 13, "Future Association Work."

### Topic for Each Session

Whereas last year's program was dedicated to the one theme of "Business Development," the plan for this year contemplates a topic for each convention session, the addresses for each session to accord with its particular topic.

The Tuesday evening session, as usual, will be given over to the get-together dinner. Speakers will include Governor Green of Michigan, the mayor of Detroit, and President W. A. Doyle of the Detroit Board.

### Trade Association Movement

The first session, devoted to the "Trade Association Movement" is designed to widen the sphere of the National association, looking towards the general trend of business towards self regulation. At this session, the administration report will be delivered following last year's precedent, when the reports of the three executive officers were combined. The whole field of trade association operation will be opened up, with addresses and discussions on the place the National association holds in the modern trade association movement.

### Public Side of Insurance

The second convention session devoted to the insuring public, will be given over to discussions of the phases of the business with which the public is most concerned, obviously including the present status of the automobile business. In line with the general spirit of broadening the outlook of the association, outside business men will be invited to attend this session and participate in its deliberations.

### Company and Agency Relations

The Thursday morning session is likely to develop the most spirited discussions of the entire convention, as its subject, "Company-Agency Relations" is more important to agents just now than perhaps any other. Because of the well-established theory that

(CONTINUED ON PAGE 10)

## SPEAKERS BEFORE LOUISIANA AGENTS



C. S. S. MILLER  
North British and Mercantile



T. ALFRED FLEMING  
National Board

## ATLAS IS IN THE SPOTLIGHT

Atlas Casualty Company is in the spotlight because it is a friendly, progressive stock company specializing exclusively in the one line of automobile insurance.

Atlas offers you the advantages of writing every coverage in one policy, of prompt and satisfactory service, and a "different" agency contract.

But, above all else, you will find that the friendly, personal interest every member of the Atlas takes in you will prove to be the most helpful and most valuable aid to your agency and to your success.

**Atlas**  
Casualty Company

EXECUTIVE OFFICES  
Fort Wayne, Indiana

Operating in Indiana, Illinois, Ohio,  
Michigan, Missouri and Pennsylvania

## N.F.P.A. Holds Annual Session

Registrations on First Day Are  
Larger Than Those for Any  
Other Initial Conclave

### NOTABLES ON PROGRAM

President Frank C. Jordan Presides  
As Meeting Opens—Excellent  
Progress Is Reported

BY RALPH E. RICHMAN  
Editor "Fire Protection"

MEMPHIS, May 15.—The annual convention of the National Fire Protection Association is being held in Memphis this week. Registrations the first day topped all previous first-day records. Only the shadow of sorrow cast over the convention by its remembrance of the death of Allen M. Schoen, elected president last year, served to prevent an almost perfect start.

A get-together luncheon Monday noon opened the program. Clifford Davis, fire commissioner and vice-mayor of Memphis, welcomed the delegates, and Frank C. Jordan, president of the association, responded. Thomas H. Allen, former fire commissioner of Memphis, who was the official pioneer in placing Memphis on the fire safety map of the country, presided.

### Reviews Year's Achievements

President Jordan in opening the first formal session, reviewed the major achievements of the past year and outlined the principal goals which the organization is striving to reach. He was followed by Dana Pierce, a past president, who paid tribute to the work done by former President H. O. Lacount and proposed that Mr. Lacount be made an honorary member of the association, which was done.

William F. Dunbar delivered a tribute to the life, character and services of Allen M. Schoen, who died a few months after being elected to head the organization. Mr. Dunbar as manager of the Southeastern Underwriters Association was intimately associated with Mr. Schoen for many years. Mr. Schoen was the chief engineer of that organization for a long time.

### Resolutions Committee Named

George W. Elliott of Philadelphia was appointed chairman of the resolutions committee by President Jordan, who named also: Clarence Heller, San Francisco; Dana Pierce, New York City; S. D. McComb, New York City; Harold Miner, Wilmington; Benjamin Richards, Chicago, and E. R. Sanders, Worcester, Mass. Albert T. Bell of Atlantic City introduced a resolution commending the United States department of agriculture for its splendid work in promoting study and spread of facts and information pertaining to dust explosion and farm hazards.

### Aviation Committee to Act

Albert T. Bell, chairman of the executive committee, in his report, announced that the new committee on aviation will make its first appearance on the program this year. He called to the attention of all the payment of \$2,750 by the city of Boston for a fire survey of the city, made by the association engineers, stating that it was hoped this would be only the beginning of a new source of revenue.

The drop in fire waste during the last two years may be accepted as evidence that fire prevention and protec-

## H. M. O'Brien to Take a Flyer on Derby Day

President Harold M. O'Brien of the Chicago Fire and Marine and Presidential will fly to the Derby Day races at Louisville next Saturday from Chicago, being accompanied by his mother and two sisters. There will be about 16 in the party. The plan is to return to Chicago by air shortly after the races. The time occupied in going will be about two hours and the same in returning.

tion efforts of past decades are bearing fruit, according to Franklin H. Wentworth, managing director. He gave these as some of the reasons for the decreased fire loss: Cooperation of huge commercial and industrial trade groups; mergers and consolidations narrowing the centers which must be reached and educated; aid of the Chamber of Commerce of the United States and its local chamber members; activity of the fire insurance companies and their organizations; fire department services. Higher intelligence of personnel and greater efficiency of operation are necessities for more rapid improvement of fire departments, he said. The fire department must be a body of qualified experts headed by a competent executive. In one city it was discovered that 60 percent of the officers were too old to climb a ladder and in another city that almost no officers had more than grammar school training.

### Membership Increases

Membership has increased during the past year to 4,674, a net gain of 5½ percent, as compared with an average net gain of 2 percent per year during the last five years.

Eight states have passed the model arson law this year, reported C. S. Magruder, secretary of the fire marshals' section. Three more states, Illinois, Minnesota and Wisconsin, are expected to act favorably before their present sessions adjourn. Half the states now have the model arson law.

### Fleming Unable to Attend

Due to illness, T. Alfred Fleming was unable to present his report as chairman on the committee on fire prevention and clean-up. Wallace English of Texas read it. It included a review of the chief activities carried on in the fall and spring special campaigns.

Richard E. Vernor, manager fire prevention department Western Actuarial Bureau, cited the Oklahoma State Fire Prevention Association as the leader in fire safety addresses during the fall fire prevention drive. Members of this organization made 975 addresses to 270,000 people. Terrence F. Cunneen, manager of the insurance department of the National Chamber of Commerce, and A. G. Smith, chief engineer of the Travelers Fire, made brief reports on the activities of their organizations during Fire Prevention Week. George F. Lewis reported for Canada.

### Pleads for Education

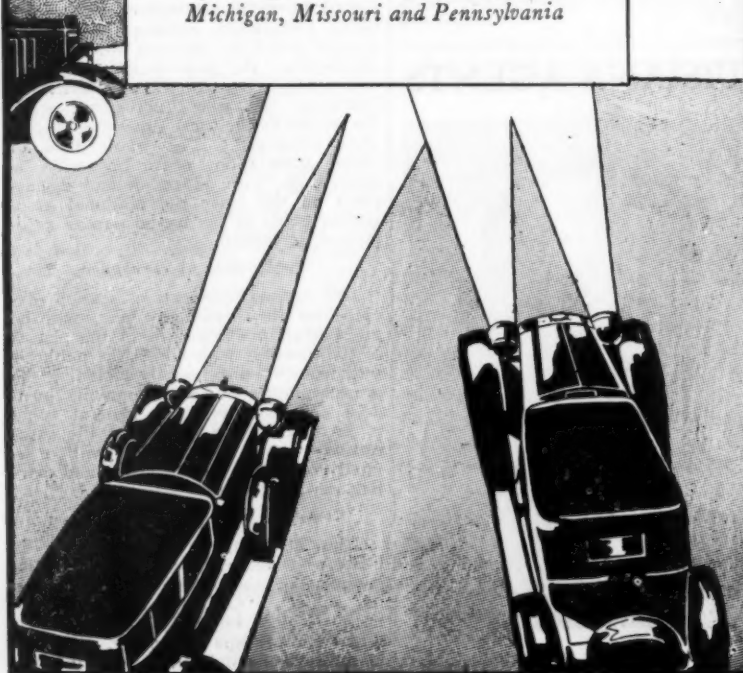
A plea by John G. Gamber of Illinois brought assurance from Secretary Wentworth that a special letter will be sent to Illinois members urging them to have their cities and towns send delegates to the Illinois fire college at the state university next June.

In opening the Monday evening session, Richard E. Vernor, said the committee on visual education needs more than anything else a suitable scenario for a fire prevention picture which will be correct psychologically and technically.

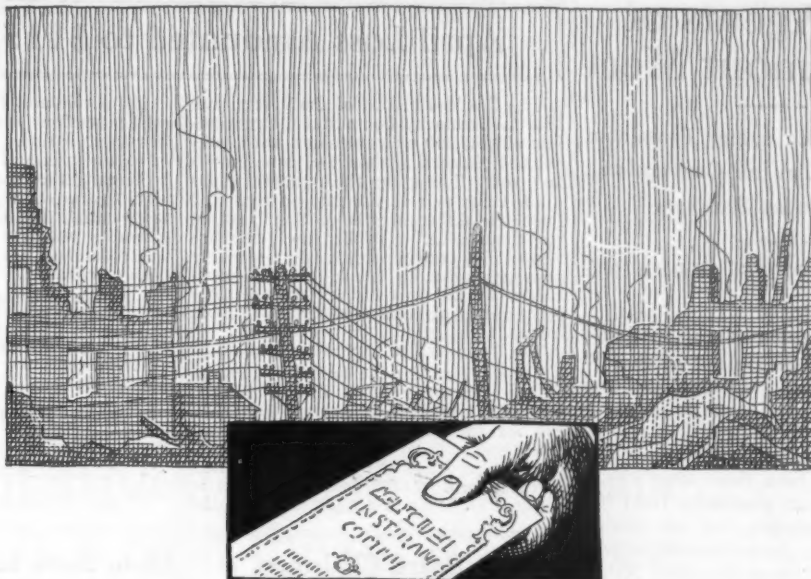
### Reviews Engineers' Work

Percy Bugbee, assistant managing director, reviewed briefly the work of

(CONTINUED ON PAGE 41)







# Insurance is the Red Cross of Business

Flood or earthquake, famine, fire—no matter what the call—the Red Cross is ready with experience, personnel, and money—to meet emergencies. Your customers and their neighbors across the continent gave that money—gave it as a contribution to society—to relieve human suffering.

*Insurance is the Red Cross of Business.*

Here, too, experience, organization, and money are ready to safeguard values—to protect man against financial loss. Here, too, your customers gave the money—in insurance premiums—to relieve property owners, themselves and their neighbors, from the burden of loss.

That is a pointed comparison!

So it seems to us that every one in the insurance business must exercise the greatest care. The agent, in selecting risks and collecting premiums; the adjuster in investigations; the home office in all duties but especially in payment of claims—all should guard insurance funds as carefully as any other public trust.

At the same time there must be no delay anywhere along the line. For the honest customer is entitled to prompt coverage and equally prompt payment of losses.

Agricultural and Empire State agents know that it is our sincere desire to eliminate delay in settling claims—which is a great advantage in giving service to customers.

**Empire State**  
Insurance Company  
of Watertown, N. Y.

**Agricultural**  
Insurance Company  
of Watertown, N. Y.

## Local Agents of Vermont Meet

Executives of Some Prominent Companies Are on Convention Program as Speakers

### IVES SOUNDS WARNING

President of Aetna Says Insurance Business Cannot Depend on Stability of Financial Returns

BURLINGTON, VT., May 15.—"The last two years have dealt very kindly with the insurance companies from the investment standpoint, but we cannot depend upon the same financial results year after year," said President Ralph B. Ives of the Aetna, addressing the semi-annual meeting of the Vermont Association of Insurance Agents in Burlington Tuesday.

President Ives continued: "During this present period of very keen competition—caused by many new companies entering the field and paying very high commissions for their business—we must proceed in the even tenor of our way and not be caught in the whirlpool of high commissions and high expenses. We must strive for a solution of the commission question whereby an agent is properly compensated and can also face his public with as low a rate for insurance as the business can properly stand."

#### Problems Can Be Solved

Expressing strong belief in the agents' organization, President Ives declared he believes all their troubles could easily be settled if agents and company men sat down together and discussed matters. He emphasized equality of opportunity for all concerned.

Edward M. Allen, vice-president of the National Surety, confined his talk to National association principles and told the agents if they would become real merchandisers of the companies' goods they would never have to fear branch offices.

#### Burpee Advises Waiting Period

William B. Burpee, vice-president of the New Hampshire Fire, declared the agents should realize how impossible it is to get unanimous opinion on any subject, even among agents and companies, and that earnest and sincere cooperation between both is needed to solve present day problems, with every agent doing his part. He advocated a waiting period on loss payments in fire insurance. He said that merit rating in automobile liability is a good thing which has been broached before the business is quite ready for it.

John E. Traill of Burlington spoke on collections. He illustrated methods employed in his office which have proved so effective that only \$288 has been struck off the books as loss in 15 years.

#### Mason Presides

President A. C. Mason, who presided, announced that Vermont has made a 48 percent gain in membership this year and is leading in the race for the National association membership cup.

#### Blue Goose to Honor Harris

In appreciation of the visit to that city of J. Charles Harris, most loyal gander, a dinner meeting of the New York City Blue Goose will be held May 28. In addition to Mr. Harris, Henry L. Rose of Baltimore, grand custodian, will also be an honor guest.

## April Loss Amounted to \$115,507,000

The fire loss record of the past month was moderate by comparison, aggregating \$22,647,200 as contrasted with \$25,980,600 charged against the same month last year. These are the figures for the United States and Canada, as compiled from the daily records of the "Journal of Commerce." While the decrease shown is commendable, the monthly property waste by fire is far from justifiable, as analysis shows that a large percentage of these losses are from causes which should be preventable.

The "Journal of Commerce" says: "The record for the first four months of the current year is also creditable, being \$115,507,000, as against \$140,723,800 for the same months of last year. The most notable feature of the current fire loss record is the material reduction in the 'moral hazard' losses, and this is credited as being in a good measure due

to the active and successful prosecutions in connection with certain prominent 'crooked' losses. Large concentration of values is one of the important factors in keeping the loss record at its present high figures, as not infrequently a relatively small fire damage results in considerable property damage because the water damage has rendered goods practically unsalable.

#### Comparative Record Given

"The comparative fire loss figures, by months, presented below give evidence of the extent to which the record has improved:

	1927	1928	1929
Jan. \$	37,910,600	43,260,800	36,225,400
Feb.	26,285,000	41,105,400	26,872,400
March	26,807,600	30,377,000	29,762,000
April	39,720,000	25,980,600	22,647,200
Total	\$130,723,200	\$140,723,800	\$115,507,000

### Bassett Board Chairman of Milwaukee Mechanics

MILWAUKEE, May 15.—Charles H. Yunker was re-elected president of the Milwaukee Mechanics at the annual meeting here. Neal Bassett, president of the Firemen's, with which the Milwaukee Mechanics became affiliated late last December, was elected chairman of the board.

John Kay of Newark was named vice-president and treasurer, and A. H. Hassinger and Wells T. Bassett, both of Newark, were elected vice-presidents. New directors named include Neal Bassett, Percy Jackson, Charles S. Colger, Frederick H. Douglas, Walter C. Heath, Herman G. Hornbeck and John Kay, all of Newark. R. H. Wieben and Ernst G. Ebert were elected secretaries and Emil Teich, Charles Klenk, Rene Steckl and Herbert E. Boning, assistant secretaries.

#### Hanover to Increase Capital

The stockholders of the Hanover Fire will meet May 28 to vote on increasing the capital stock from 300,000 shares to 400,000 shares of par value of \$10 each. There will be 30,000 shares issued as a stock dividend. Another 30,000 will be offered to stockholders at \$60 a share. The rest is to be sold to agents, employees and such others as the officers may determine at \$60 a share.

#### Capital Is Increased

Representatives of the United Firemen's of Philadelphia have been advised of the increase in its capital to \$1,000,000, thus giving it a policyholders' surplus in excess of \$2,000,000. This movement, the management states, is in keeping with its policy of strengthening the company financially and further developing its business.

### Clem Beck Is Appointed as Assistant Manager

W. E. McCullough, general manager of the Hampton Roads Fire & Marine, announces that Clem Beck, who has been office manager and has been associated with the home office for some time, has been appointed assistant general manager. A. B. Carr, the underwriting manager, has resigned. J. J. Harris continues as assistant secretary. Mr. McCullough is spending part of his time at the Chicago office and part at the home office. During the time that he has been secretary in charge of the west he has built up quite a business, so that about 80 percent of the premium income comes from his old territory.

#### Companies Back Columbia Course

A number of companies have agreed to pay all expenses of students taking the fire insurance course at Columbia University and in addition allow a monthly stipend during the school year, and twice the sum during the vacation period.

#### Revise Boston Stamping Office Rules

BOSTON, May 15.—The New England Insurance Exchange at its monthly meeting voted to adopt concurrently with the Boston Board of a revision of the rules relating to the stamping office under the metropolitan conference. It was voted to hold the annual outing of the Exchange at the Mayflower Inn, Manomet Point, Plymouth, Mass., June 14.

C. L. Allen was elected chairman of the Branford and Milford, Conn., committee and C. D. Smith was made chairman of the Worcester, Mass., committee. Resolutions were adopted on the recent deaths of W. B. Neal, formerly general agent for the Connecticut, and Carroll L. Rowe, formerly special agent of the Springfield Fire & Marine in Connecticut.

## Non-Policy-Writing Agents Rapped

NEWARK, May 15.—In the opinion of President C. W. Bailey of the American of Newark the existing dissatisfaction that obtains in the New Jersey field is the direct outgrowth "of an unfair division of the agency commission with the order of so-called non-policy-writing agents' none of whom performs more service to the business than a broker." Mr. Bailey says further: "A year ago this company expressed its belief that producers should be compensated on two bases, and only two—agency commission and brokerage—dependent upon the amount of service performed in the business. Since that time we have had no non-policy writing agents in the state except in one county."

"We have now decided that in the

interest of our agents and the business as a whole we shall pay no higher rate of compensation than brokerage on policies delivered after July 1, 1929, except to those bona fide agents who perform all of the duties of a recording agent. Single handed this company can do little in any state other than to set an example, perhaps costly in itself towards re-establishing the agency representation of insurance on a sounder basis. The responsible agents of this state, if they have the will to make their influence felt in the same direction can do much. We urge our agents to assist us in terminating an unwarrantable practice which can only result in the ultimate establishment of branch offices in the principal centers," Mr. Bailey concludes.

## Fire Prevention Activity Grows

Many More Cities Enter Fire Waste Contest and Strive for Better Records

### CUNNEEN TELLS RECORD

United States Chamber of Commerce Representative Addresses National Fire Protection Association Meet

MEMPHIS, TENN., May 15.—The lengthening battle line of communities in the United States which are checking the destructive advance of fire was reviewed by Terrence F. Cunneen, manager of the insurance department of the United States Chamber of Commerce, in an address before the National Fire Protection Association. Nearly 700 fire prevention committees in chambers of commerce in as many cities, he said, are now actively engaged in the continuous struggle. As a measure of their success he added:

"No one would be so foolhardy as to assert that the work of chambers of commerce in promoting fire prevention has been responsible for the decrease of 20 percent in America's fire loss brought about within the last two years. But I do not think it can be denied that their efforts have been an important contributing factor. We have evidence of this in the results of the Inter-Chamber Fire Waste Contest.

#### Decrease Is in Millions

"Last year with 374 cities reporting, representing a population of nearly 30,000,000, there was a decrease of more than \$13,500,000 in fire loss as compared with the average annual loss of these cities for the preceding five years. Their per capita loss was \$2.35; in the 1927 contest it was \$2.70; in the 1926 contest, 3.07, and in 1925, \$3.77. Maybe this continuous decrease is merely luck or a coincidence, but it is a fact that there is more interest in fire prevention on the part of business men and their chambers of commerce today than there has ever been before, that more constructive activities are being undertaken and that more genuine accomplishments are being reported."

As an illustration of the value of fire prevention to a community, John A. Davis of Albany, Ga., in accepting a trophy which his chamber of commerce had won in one of the fire waste contests, mentioned an investigation made by Senator Copeland as to Albany's health record, in the course of which he found that Albany had the lowest death rate of any city of its size in the United States. Mr. Davis concluded by saying that Albany's citizens had received a great deal more out of their fire prevention efforts than the honor of winning recognition in the fire waste contest. This is just one example, which could be multiplied many times.

#### Levison Made President

SAN FRANCISCO, May 15.—J. B. Levison, president Fireman's Fund, was reelected president of the Insurance Federation of California and John H. Schively reelected secretary at the annual meeting Tuesday.

Mr. Levison has been elected a director of the California Development Association, known as the state chamber of commerce, one of the most important business organizations of the state.



# DISTINCTION



Two discs of silver—same size—same weight. One is a coin, the other a slug. The coin is worth the value stamped upon it; the slug is just a disc of silver metal.

Agencies differ too. Like the minted coin, the local agency which bears the Ætna Fire Group seals is distinguished by its association with companies eminent in their several fields.



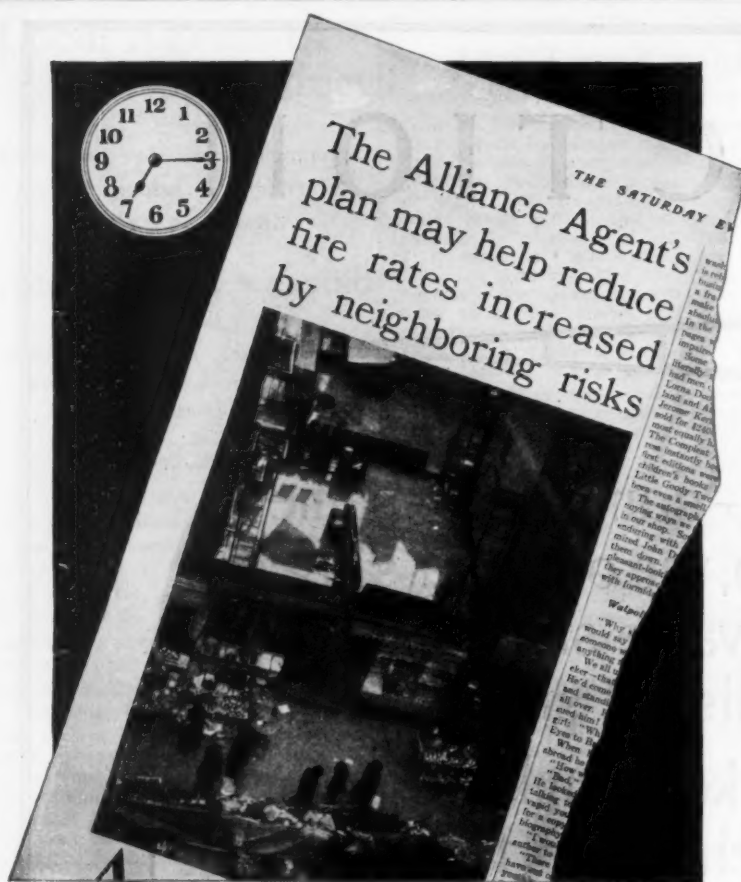
Ætna Insurance Company

The World Fire and Marine Insurance Company

The Century Indemnity Company

HARTFORD · CONNECTICUT

Such distinction is bound to benefit both the agent and his policyholders.



*A national  
salesman working  
overtime to "sell"  
the Alliance Agent.*



**THE  
ALLIANCE INSURANCE COMPANY  
OF PHILADELPHIA**

Head Office: 1600 Arch Street, Philadelphia

CHICAGO  
209 W. Jackson Blvd.

SAN FRANCISCO  
231 Sansome Street

ATLANTA  
8th Floor, Hurt Bldg.

**Board Takes No Action  
on Milwaukee Mechanics**

**UNANIMOUS ON SEPARATION**

Clifford Conly Elected President of  
Pacific Board—Upset in Execu-  
tive Committee Slate

SAN FRANCISCO, May 15.—An upset in the slate for members of the executive committee, an indecisive vote on the question of admitting the Milwaukee Mechanics to membership and a unanimous vote favoring separation featured the annual meeting of the Pacific Board in Del Monte, Cal., last week.

Clifford Conly was elected president of the board with Thomas H. Anderson, vice-president. Harry F. Badger was reelected secretary.

**T. H. Palache Withdraws**

The members of the executive committee, nominated from the floor and elected, were H. L. Simpson, Pacific Coast manager for the Connecticut, Westchester and Virginia Fire & Marine; Benton A. Sifford, Security of New Haven; R. H. Griffith, Glens Falls; J. A. Chapman, Chapman & Co. H. R. Burke, Royal, and Willard O. Wayman, National of Hartford, were the only "regulars" to be elected. Logan B. Chandler, Travelers, was elected for the one year term, the regular nominee, T. H. Palache of the Atlas, announcing his wish to be excused from participating.

Mr. Conly has served on important Board committees for several years past and two years ago served as chairman of the executive committee, probably the most important position in the official family.

**Bassett Not Present**

The question of membership for the Milwaukee Mechanics occupied the entire afternoon session. Neal Bassett, who was expected to be present, wired his regrets and the company's position was explained by Elliott Potter of W. W. & E. G. Potter, managers for the Bassett companies on the Pacific Coast. Although the majority vote was in favor of admitting the company under relief conditions and privileges, the results were not sufficient to pass the resolution. It was stated that the lack of 11 votes put the question back to its original position. A "sign-up" vote of all the offices in San Francisco will be taken this week. If the Bassett companies do not obtain the necessary three-quarters vote further efforts toward a compromise will be made.

**Meeting This Week**

The evening was devoted to a discussion of separation. A vote taken in the midst of the discussion showed the members unanimously in favor of this move, but important issues such as relief, higher commissions, etc., were not approved, with the result that a meeting of the board is being held this week in the board headquarters in San Francisco. The vote on relief and commissions were unfavorable. The matter now stands as it has for several months; all in favor of the proposition but no agreement on the methods to be used.

**General Plan for  
Big Convention**

(CONTINUED FROM PAGE 5)

where a local board represents a large majority of the premium income of a town and has reasonable rules and regulations it is only a matter of justice that companies should agree to conduct themselves in accordance therewith, this general subject, which was in the foreground throughout the Birmingham

**State Auditor Has No  
Contract Authority Given**

**WEST VIRGINIA CASE UP**

United States Court Rules in Controversy Over Agency Separation  
Issue and Commissions

CHARLESTON, W. VA., May 15.—United States Judge George McClintic last Saturday stated at the opening of the hearing on the petition of the fire companies for a temporary injunction against the state auditor and attorney-general to restrain them from interfering with their agency contracts and basis of representation that he had read the voluminous briefs filed in the case and he desired to hear some arguments. At intervals the judge would ask a question or two, indicating that he was interested in just one thing, namely, whether a state official, "or anybody else for that matter," could interfere with contractual relations. "Those agents don't have to sign the contracts do they?" he inquired.

Much discussion was had over the North Dakota and the California cases, and whether they differed from the present situation in West Virginia under its state insurance laws.

Judge McClintic has ruled that his court has jurisdiction under the West Virginia insurance laws. He holds the state auditor has no authority to interfere with commission rates or contracts between companies and agents. He granted a temporary injunction against the state auditor but not against the attorney-general.

mid-year conference, will again be to the fore at Detroit. Out of this subject, will develop a discussion about local boards being made a unit of representation in the National association.

On Thursday afternoon, the convention will devote itself to the business of the individual agent, sales development, office records, the building up of the modern local agency in keeping with the progress of the times.

The closing session is centered appropriately on the future of the association, the immediate future of the three years yet remaining under the five year development plan, and the ultimate future with its promise of continued growth and prestige of the National association. At this business session of the convention, officers will be elected and installed.

**Coots Enters Motor Field**

Earle S. Coots, state agent of the Norwich Union Fire in Michigan, has resigned to go with the Chevrolet Motor Company.

**FITTED**

**Great American  
Indemnity Company  
New York**

Casualty  
Insurance

Fidelity and  
Surety Bonds





**O**N January 15, 1929, the Harding Court Apartment Building at Nashville, Tennessee, was damaged by fire to the extent of \$108,000. In addition to his property damage insurance the owner carried a rent policy for \$25,500 which will pay him \$2,125 per month until his building is again ready for occupancy.

Rent, Rental Value, Use and Occupancy and other so-called side lines have become *essential lines*—vital to the assured and profitable to the agent. Ask your field man or our nearest departmental office for information and cooperation.

## FIREMAN'S FUND GROUP

*includes FIREMAN'S FUND, HOME FIRE & MARINE and OCCIDENTAL INSURANCE COMPANIES,  
and the OCCIDENTAL INDEMNITY COMPANY*

**FIRE, AUTOMOBILE and MARINE**

SAN FRANCISCO

NEW YORK

BOSTON

CHICAGO

ATLANTA

## Glens Falls Proposes to Increase Its Capital

### INFORMS ITS STOCKHOLDERS

#### Organization Plans to Form Casualty-Surety Running Mate for Commerce, Fire Company

Directors of the Glens Falls will recommend to the company's stockholders an increase in capital. The increase will be brought about through issuance of 100,000 new shares of \$10 par value, which would increase the outstanding capital to \$5,000,000. Of this issue, 60,000 shares would be given to the stockholders as a dividend and 40,000 shares would be offered to employees and agents of the company at \$50 or more a share. This transaction would result in creation of \$1,000,000 additional surplus after the \$600,000 represented by the stock issued as a dividend had been replaced.

The increase is for the purpose of organizing a casualty-surety running mate for the Commerce, which is owned by the Glens Falls stockholders. In its letter to stockholders proposing the increase in capital the board of directors of the Glens Falls says, in part:

"As you may recall, your stock now also represents the ownership of all the stock of the Glens Falls Indemnity and the Commerce, the latter being limited to the fire insurance business. The time has arrived when we believe it is desirable and important that the Commerce should have an indemnity or casualty company as a running mate to operate along with the fire company."

#### DEPENDS ON STOCKHOLDERS

GLENS FALLS, N. Y., May 15.—Whether the Glens Falls Fire will launch a second casualty corporation as a running mate to the commerce, its fire writing subsidiary, will depend entirely upon the willingness of its present stockholders to waive their right to subscribe to 40,000 shares of the proposed 60,000 shares of new stock issue. Unless a practically unanimous waiver be secured, the plan will be dropped. All directors and officers of the three concerned companies—Glens Falls, Glens Falls Indemnity, and the Commerce—have consented to waive their rights.

## Junior Field Men of Travelers Fire Gather

A meeting of the junior field men of the Travelers Fire from 20 states at the head office is the first gathering of such a nature that the company has held. It is in keeping, however, with the policy of the parent company, the Travelers, in calling in its managers and junior field executives to discuss important problems. Managers of the Travelers gather each year for a conference at Hartford while assistant managers and field men of the life, accident and group departments and casualty department alternate each year in similar sessions. In the present instance the state managers or state agents were not called in. It was only the junior field executives that met in Hartford.

#### Ford Made Special Agent

Charles A. Ford has been appointed Kansas special agent for the North America, the Philadelphia Fire & Marine, the Alliance and the National Security Fire. His headquarters are in Topeka. He will assist State Agent H. T. Stephens in northeastern Kansas.

"The best of all" is what readers say of *The Casualty Insurer*, monthly, \$2 a year, 175 West Jackson boulevard, Chicago.

## Attendance Chairman



FRED B. AYER

Fred B. Ayer, president of the Fred P. Thomas Company of Cleveland, O., who has been appointed chairman of the convention attendance committee of the National Association of Insurance Agents, is one of the most able, far-seeing and influential members of the organization. Mr. Ayer is always listened to with attention when he talks at a convention. He is as successful in his business as he is on the convention floor.

## Harold V. Smith Is Made Home of New York Officer

NEW YORK, May 15.—Harold V. Smith, who was elected vice-president and secretary of the Home of New York Monday, has been vice-president of the Franklin of Philadelphia, a subsidiary of the Home, for the past four years. His elevation to an executive post with the parent organization has been rumored for some time.

A native of Philadelphia, where he was born in 1890, Mr. Smith entered the employ of the Franklin Fire upon leaving school in 1910. Shortly thereafter he was appointed its special agent in Tennessee, Kentucky and Georgia, being transferred to the eastern Pennsylvania field within two years. In 1920 he was named secretary of the company and five years later advanced to its vice-presidency and given place upon upon the directorate.

His interests, aside from the Franklin Fire, include the Philadelphia management of the Home and affiliated companies; membership on the arson committee of the National Board and the Philadelphia committee of the Eastern Underwriters Association, and the treasurer of the fire insurance patrol of Philadelphia. In addition he is secretary of the Downtown club of his home city and holds membership in the Union League, Racket and Philadelphia Country Clubs.

## Further Sessions Needed to Complete Auto Plans

NEW YORK, May 15.—While progress in the preparation of a constitution to govern the intended organization to have nation-wide jurisdiction over the fire and theft automobile insurance business of member companies was made at the gathering of the committee of 15 yesterday, further sessions will be needed before the intricate task be completed. It is proposed to hold another meeting on Wednesday or Friday of next week, and again on May 28.

## Governor Vetoes Two Dangerous Measures

### SENSIBLE OBJECTIONS MADE

#### Pennsylvania's Executive Declares That Too Much Arbitrary Power Should Not Be Conferred

PHILADELPHIA, May 15.—Commissioner Taggart's two pet measures—Senate 435 and 1036—which had proved most obnoxious to insurance men during the recent session of the Pennsylvania legislature, fell before the vetoing pen of Governor Fisher during the weekend, averting grave situations which had been threatened had the measure met with the governor's O. K.

Senate bill 435, contained a bank depository feature which was so objectionable that it is said that a number of fleets had completed arrangements to reincorporate their Pennsylvania companies in the states of their adoption in the event the bill was signed.

Senate Bill 1036 would have given the insurance commissioner authority to refuse to admit companies of other states and also to revoke their licenses at any time. Insurance commissioners of several large states had threatened to invoke the retaliatory law and refuse to renew licenses of Pennsylvania companies as they expired if this measure was signed by Governor Fisher.

In his message vetoing senate bill 435, which required companies organized or incorporated in Pennsylvania to maintain their home offices in the state and also keep all records and assets in Pennsylvania, Governor Fisher declared that in his opinion, directors of a corporation are the proper ones to decide where the records and securities should be kept and that these matters should not be subject to inflexible statutory rules.

## New Jersey Field Men Celebrate Anniversary

NEWARK, May 15.—The tenth anniversary of the New Jersey Special Agents Association was fittingly celebrated with a dinner Monday evening, some 350 special agents, company officials and divisional managers being in attendance. Chauncey S. S. Miller, manager of the publicity department of the North British, acted as toastmaster, a function in which he excels, his introduction of the different speakers being terse, witty and in good taste.

#### First President Speaks

Following an address of welcome by Sylvester R. Howard, president of the organization, Caleb G. Baxter, its first chief executive, briefly and interestingly reviewed the history of the body from the date of its launching in 1919 until the present time. In the unavoidable absence through illness of Commissioner Frank H. Smith, his department was represented by Deputy Commissioner Christopher Gough, who has been connected with the office for many years and who has immediate supervision of its insurance activities. The address of the evening was delivered by Rev. D. Parks Cadman, radio minister of the Federal Council of Churches of Christ in America, whose subject was "Imaginations in Business."

#### Valentine Goes to Indiana

George S. Valentine, Jr., has been appointed state agent in Indiana for the Ohio Farmers. He replaces Robert B. Hawley, who has been transferred to the home office because of poor health. Mr. Valentine has been with the Ohio Farmers since 1922 as examiner and special agent. He has made many friends in the Ohio field. His father is assistant secretary.

## No Results Are Obtained in Kentucky Conference

### BOTH SIDES LOCKED HORNS

#### Attorney General Will Now Proceed With the Case, Relying on Missouri Decision

FRANKFORT, Ky., May 15.—Another conference was held here Saturday between those representing the state, and others representing the company interests, in an effort to compromise in the 12½ percent fire rate increase in Kentucky, started about two years ago, and now in federal court. Again the conference blew up with nothing accomplished, as was the case in Louisville a few weeks ago. At Frankfort deliberations consumed some five hours. At the Louisville conference it was stated that the two sides were so far apart that there was no hope of adjusting the matter. Information leaking from that meeting was to the effect that the state was willing to allow a partial increase, but demanded return of excess premium, in part, over the period of litigation, and that this was resisted by company men, on the ground that it would entail too much book work.

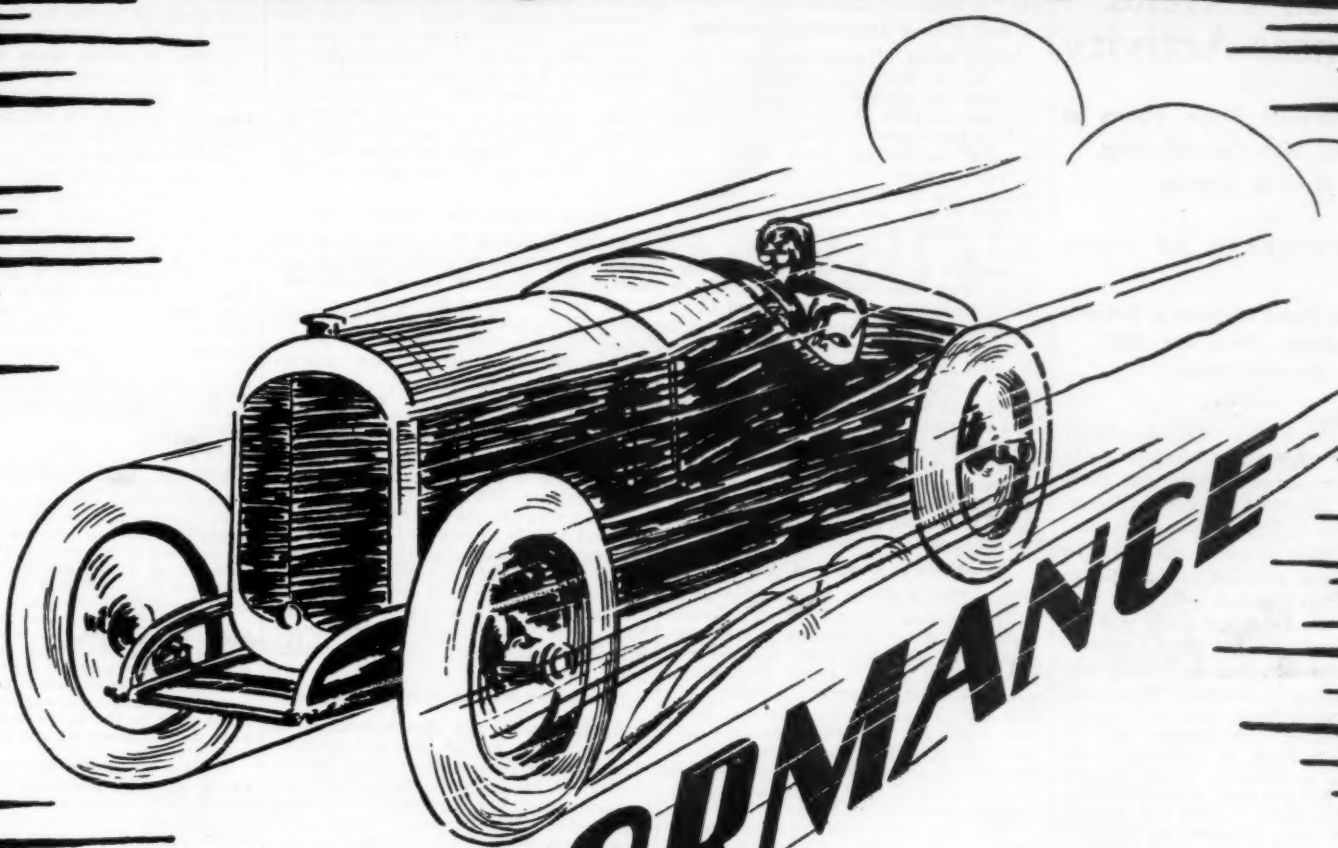
Attending the conference were Governor Flem D. Sampson, John T. Barker, formerly attorney general of Missouri; Guy H. Briggs, assistant attorney general of Kentucky; Attorney General J. W. Cammack; Assistant Attorney General M. B. Holifield, State Auditor Clell Coleman, who represented the state, and Attorney Robert J. Felonie of Chicago and Russell D. Hobbs, assistant manager of the Western Actuarial Bureau at Chicago, who represented the companies.

This conference was the most far reaching of any that has been held on partial agreements. It is probable that another conference will be held, in which the matter will be settled and an agreement reached. When the conferees met here the insurance men wanted the state to confirm the 12½ percent increase, and agreed to take off 6½ percent on city property for 11 months back. They insisted that the 6 percent raise be kept on city property until all of the city and town property could be rerated, with the understanding that the raise would go off Dec. 31, 1930.

## Nebraska Agents to Hold Annual Meeting

FREMONT, NEB., May 15.—President C. J. Reynolds of the Nebraska Association of Insurance Agents announces that the annual convention will be held next Wednesday and Thursday at Omaha, meeting in the Hotel Conant. J. Burr Taylor, special representative of the Western Actuarial Bureau at St. Louis; E. R. White, superintendent of the burglary department of the Federal Surety on "Burglary Insurance"; F. B. Crowley, resident engineer of the National Bureau of Casualty & Surety Underwriters at Omaha on "Rate Making and Experience Rating"; R. P. Thomas of the Foster-Barker Company Agency of Omaha on "Bankers Blanket Bonds" will be the speakers. W. B. Calhoun of Milwaukee, chairman of the finance committee of the National Association of Insurance Agents, will be present to represent that body and will discuss with the Nebraska agents the present problems before the organization and will detail some of its activities. There will be a short business session Wednesday morning with entertainment at one of its Omaha country clubs in the afternoon. The banquet will be held in the evening. The main session will be held on Thursday.





# PERFORMANCE

*That quality of "carrying through"  
that makes winners of us all.*

## UNIVERSALIZE YOUR AGENCY

You'll find a Specialized Service and Performance that places you high in automobile insurance leadership—a service that is just a little better than your policyholder expects.

*Automobile Insurance Exclusively*



## Plan to Extend Kansas Activity

Many Forward Steps Taken at  
Agents' Mid-Year Meeting,  
Held in Topeka

### SEEK INCREASE IN DUES

Association Ahead of Quota in National  
Membership Drive but Will  
Continue Efforts

TOPEKA, KAN., May 15.—Many progressive steps were discussed at the business session of the mid-year meeting of the Kansas Association of Insurance Agents in Topeka last week, final action on most of which will be taken at the annual meeting to be held in Dodge City in October.

Perhaps the most important was the unanimous adoption of the recommendation of the executive committee that the constitution be amended to increase dues. If acted upon favorably at the annual meeting the change will be retroactive to Sept. 1. The new scale proposed is as follows: Under \$15,000 premiums, \$10 per year; \$15,000 to \$25,000, \$15; \$25,000 to \$50,000, \$25; \$50,000 to \$100,000, \$50; \$100,000 to \$200,000, \$100; over \$200,000, \$150.

#### No Change for Smaller Agencies

This action means no change in the smaller agencies' dues, but practically doubles the dues of those writing \$50,000 and above. Secretary Wade Patton

advised that five-sixths of the members pay the minimum dues of \$10.

#### Will Extend Association Activities

While \$6.60 of each member's dues goes to the National association, it is felt that the additional revenue derived will put the state organization where it will do more good and will enable it to "service" established local boards and actively engage in helping form new boards. As not over a half dozen of the present boards are active continuously unless stirred up occasionally, it is proposed that representatives of the state association shall call on all boards regularly. This work will probably fall on Glenn Charlton of Lawrence and C. G. Blakely, Jr., of Topeka.

Many members present agreed to assist in a three weeks' membership campaign starting May 27, when C. H. Doscher of the National association will visit the state. Various districts will be covered by different groups headed by Paul Fisher of Dodge City, J. Arthur Robinson of Olathe, Frank T. Priest of Wichita, C. G. Blakely, Jr., of Topeka, B. H. Northcott of Newton, T. D. Fitzpatrick of Salina and others.

#### Membership Campaign Outlined

Paul Fisher of the membership committee outlined methods to be followed in increasing the membership in accordance with the five-year development campaign of the National association, which calls for 10 percent increase each year for the five years. Kansas, however, had a 15 percent increase last year. A plea was made for the local boards not to make their membership "too exclusive" but to obtain every eligible agent in the town.

The executive committee discussed the restriction of membership in the association to agencies representing stock companies only and this matter will probably come before the annual meeting.

Legislative changes affecting insurance in Kansas were outlined by Glenn

Hussey of Topeka, chairman of the legislative committee, who stated that the principal changes were the new law granting supervision of automobile fire and theft rates to the commissioner of insurance and the resident agent law, which requires that every policy be countersigned by a Kansas agent except those covering rolling stock of railroads. A proposed compulsory automobile liability bill and a hail insurance bill were killed.

#### Priest Speaks for National Body

Frank T. Priest of Wichita extended official greetings from the National association and told of some of the problems of the American agency system which it is trying to work out. He urged more universal use of the standard automobile identification certificates.

The organization of more local boards, including possibly county boards in the smaller communities, and the strengthening of existing boards was the keynote of the noon luncheon called by President Bert Mitchner and attended by 24 officers and representatives of local boards throughout the state. A county board has already been established for Johnson county with headquarters in Olathe and the Hutchinson Board maintains associate memberships for agents in adjoining towns. Other districts were urged to adopt similar plans.

#### Inspection Bureau Work Described

A discussion and demonstration of fire insurance rating and service rendered by the Kansas Inspection Bureau was given by Luke H. Ballard of that organization. He explained the procedure followed and hazards and condition considered in establishing the individual rate of a building, which he stated may vary from 6 cents to \$15 per hundred. These include the fire protection of the town, construction features of the building, occupancy hazards involved, exposure probabilities, first aid

protection and faulty housekeeping. He then emphasized the service available and rendered by the bureau to city officials as well as property owners.

Some 50 slides were used by the speaker demonstrating hazardous conditions, faulty construction, exposure hazards, etc., which affect the rate, as well as possible remedies, which included a score of actual cases where defects had been corrected.

President Mitchner presided at the banquet, introducing those who had made the day's meeting so successful, including W. P. Falkner, president, and J. L. Wikus, secretary of the Topeka Board; Holmes Meade of Topeka, chairman of the convention committee; Frank H. Priest of Wichita, Sam H. Reynolds of Kansas City, C. G. Blakely, Jr., of Topeka and John Blair of Pittsburgh, all members of the executive committee, and Wade Patton of Hutchinson, secretary.

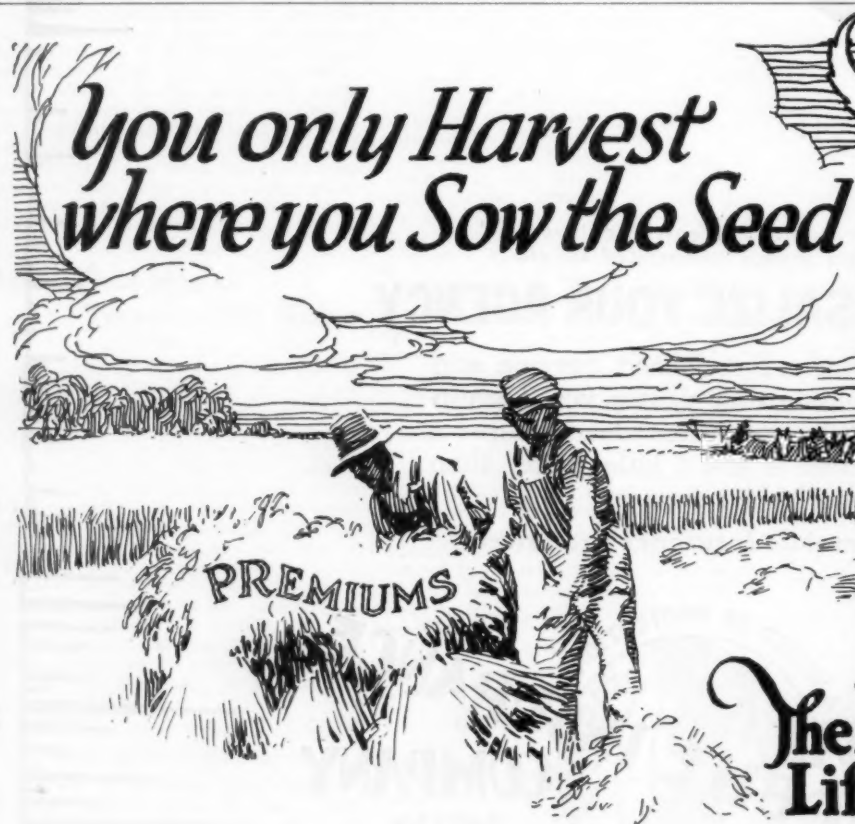
### KANSAS CONVENTION NOTES

W. W. Webb, veteran Topeka agent and member of the general convention committee for the meeting of the Kansas Association of Insurance Agents, is seriously ill in a Topeka hospital. The association sent him and Mrs. Webb some flowers on the day of the meeting.

Rosse Case, prominent member of the Kansas association, was unavoidably detained from attending the mid-year meeting and wired his regrets. It is the first meeting of the association which he has missed, having always taken a prominent part in the work and serving this year as chairman of the fire prevention committee.

Charles K. Foote, prominent Wichita agent and vice-president of the Kansas association, was compelled to miss the meeting after making all plans to attend, due to sickness in his family.

The world keeps moving and so does the accident and health insurance business. The **Time Saver** will help you to keep up with the other agents. Write to The National Underwriter Company, 420 East Fourth street, Cincinnati, O.



You plant your premiums in your local bank and cultivate your community with our local investments. These make the harvest sure.

Write us about our co-operative plan.

**The Farmers & Bankers  
Life Insurance Company**

H. K. Lindsley  
PRESIDENT

J. H. Stewart  
VICE PRESIDENT

Frank B. Jacobshagen  
SECRETARY

**WICHITA, KANSAS**





**CORROON & REYNOLDS FLEET**  
**EXTENDING COUNTRY-WIDE SERVICE AND PROTECTION**  
 DECEMBER 31st, 1928, STATEMENTS

American Equitable Assurance Company of New York			
Assets	Liabilities	Capital	*Net Resources
\$10,099,162.29	\$3,394,266.51	\$2,000,000.00	\$6,704,895.78

Bronx Fire Insurance Company of the City of New York			
\$4,889,591.12	\$755,197.32	\$1,000,000.00	\$4,134,393.80

Brooklyn Fire Insurance Company			
\$5,762,813.80	\$1,293,331.77	\$1,000,000.00	\$4,469,482.03

Globe Insurance Company of America PITTSBURGH, PA. (Incorporated 1862)			
\$2,258,430.77	\$813,552.56	\$512,000.00	\$1,444,878.21

Knickerbocker Insurance Company of New York			
\$5,034,363.88	\$2,255,641.18	\$1,000,000.00	\$2,778,722.70

Long Island Fire Insurance Company			
Assets	Liabilities	Capital	*Net Resources
\$408,657.14	\$42,532.38	\$200,000.00	\$366,124.76

Merchants and Manufacturers Fire Insurance Company NEWARK, N. J. (Chartered 1849)			
\$5,774,475.31	\$1,291,847.16	\$1,000,000.00	\$4,482,628.15

New York Fire Insurance Company (Incorporated 1832)			
\$2,922,000.19	\$927,051.01	\$1,000,000.00	\$1,994,949.18

Republic Fire Insurance Company PITTSBURGH, PA. (Incorporated 1871)			
\$4,076,176.31	\$1,040,535.31	\$1,000,000.00	\$3,035,641.00

Sylvania Insurance Company PHILADELPHIA, PA.			
\$5,327,783.03	\$758,805.07	\$1,500,000.00	\$4,568,977.96

\*Net Resources, being aggregate of Capital, Net Surplus and Voluntary Reserves.

CLASSES OF INSURANCE WRITTEN  
 FIRE, AUTOMOBILE, EXPLOSION, RIOT, CIVIL COMMOTION, TORNADO AND WINDSTORM, SPRINKLER LEAKAGE, USE AND OCCUPANCY, PROFITS,  
 LEASEHOLD AND GENERAL MERCHANDISE FLOATERS.

**CORROON & REYNOLDS**  
 INCORPORATED  
 MANAGER

92 WILLIAM STREET

NEW YORK CITY, N. Y.



## 75th Anniversary in the U. S. A.

1854    »    »    »    »    1929

### The Test of time

**H**OW often you hear it said,—  
"It's a long established business" and that means something real.

The Northern has stood the test of time. For seventy-five years it has dealt fairly with its agents and policyholders and has tried to render the maximum of useful insurance service. We do not intend to suffer from dry rot.

It is very gratifying to us that so many of our agents have represented the Northern for long periods of time. In many cases present agents are sons or grandsons of former Northern agents.

*The aim of this company is to continue to merit this confidence.*

**NORTHERN ASSURANCE  
COMPANY LTD. of LONDON**  
80 JOHN ST. NEW YORK

Pacific Coast Dept.,  
114 Sansome St.,  
San Francisco

Marine Dept.,  
Wm. H. McGee & Co.,  
11 S. William St., N.Y.

## Plans Started for 1930 Insurance Day in Kansas

### BIG ATTENDANCE AT TOPEKA

Executive Committee Named to Take Charge of Arrangements for Next Year

TOPEKA, KANS., May 15.—It was unanimously voted at last week's session of Kansas Insurance Day held in Topeka, to hold a third Kansas Insurance Day in 1930, following a report submitted by the organization committee headed by Hugh Ghormley of Hutchinson. The meeting here was thoroughly successful, with 250 registered from 35 cities. More than 300 attended the banquet in the evening.

An executive committee for 1930 was named, headed by Bert Mitchner of Hutchinson as temporary chairman and composed of E. E. Sallee of Topeka, secretary of the Bank Savings Life; F. B. Jacobshagen of Wichita, secretary of the Farmers & Bankers Life; O. D. Butcher of Topeka, state agent for the Hartford; Bert Berry, Hutchinson local agent; H. O. McIntosh of Topeka, state agent for the Hanover and general chairman of the 1929 meeting; Lyman E. King of Topeka, actuary of the Kansas insurance department; Frank T. Barlow of Wellington, secretary of the Kansas Association of Mutual Insurance Companies; E. B. Fergus of the Wichita office of the Kansas Inspection Bureau; Richard J. Surface of Salina, general agent for the Farmers & Bankers Life, and Wade Patton of Hutchinson, secretary of the Kansas Association of Insurance Agents.

#### Committee to Fix Time and Place

The time and place of the 1930 meeting is to be selected by the executive committee, which will later elect a general chairman, who will probably be a prominent life insurance company official, in the hope of interesting a larger number of life insurance people in Kansas Insurance Day. The general chairmen of both the 1928 and 1929 meetings were fire insurance men.

A varied program of interest to representatives of all branches of the business was the order of the day, starting with the address of welcome by Attorney-General William A. Smith, who substituted for Governor Clyde M. Reed.

At the afternoon session Lyman E. King, actuary of the Kansas insurance department, described the work of the insurance department and its examiners. Life insurance representatives were especially interested in the talk of Claris Adams, secretary of the American Life Convention, which followed, explaining the "gospel of life insurance."

Other speakers were F. P. Stanley, vice-president of the Glens Falls Indemnity, Henry Swift Ives of the Casualty Information Clearing House, Chicago, and Lyle A. Stephenson, Kansas City, Mo., local agent.

#### Papers Publish Special Sections

Topeka newspapers published special insurance sections on the day of the meeting, one paper issuing an 18-page section devoted entirely to insurance. Besides some 2,000 inches of advertising it contained special news items on the Kansas Fire Prevention Association, the Kansas Association of Insurance Agents, Insurance Day, the Blue Goose, the Automobile Protective & Information bureau, life insurance, service of the Kansas Inspection Bureau, etc. Copies of the edition were distributed free to those registering for Kansas Insurance Day.

At the banquet special music was furnished by U. A. Schick, special agent for the Hartford Accident & Indemnity in Kansas City, and R. W. Hawley, as-

## P. B. Reed Is Chosen as Assistant Manager

### PROMOTED BY THE PHOENIX

Has Had a Wide Experience in Various Departments of Fire Insurance in Various Sections

NEW YORK, May 15.—The appointment of Prentiss B. Reed as assistant manager of the Phoenix Assurance, has been announced by Percival Beresford, United States manager. Mr. Reed has been a member of the Phoenix organization for the past eight years, prior to which time he was chief adjuster in New York City for the Home. His first connection with the business was with the southeastern department of the Phoenix of Brooklyn, a post he left to become a special agent for the departmental office of Edwin G. Seibels of Columbia, S. C., still later going into the field for the Home. His next connection was as an independent adjuster at Montgomery, Ala., from which he was called to assume the Alabama state management of the Southern Adjustment Bureau. Here his work was of such high character as to induce his appointment as adjuster for the Home. He resigned this office in 1921 to associate with the Phoenix. In addition to the duties of his new post Mr. Reed will continue to generally supervise the claims of his company and its allied enterprises.

## Seeking Extra Hazardous Risks of All Varieties

Agents are being circularized by a concern calling itself Policyholders' Union, Inc., of Wilmington, Del. The concern uses the company letterhead of the Compagnie Portugaise d'Assurances Atlas (Atlas Insurance Company) of Lisbon, Portugal, and seeks extra hazardous and substandard fire lines, as well as general liability, liability on taxicabs and livery vehicles. Flood insurance is also offered. "Then, too," says the circular, "there is a lot of kindred lines that you have passed up, not being sure where to place them. Mail them in and go to bed in a satisfied mood, its hard to go to sleep in peace when you're best client thinks you have him covered and you know it's not." This is a beautiful thought for a concern with a blind name and representing apparently an unadmitted company.

The experience of agents with unadmitted foreign companies has not been favorable. Some have been compelled to return premiums to their assureds and others have been in the unfortunate position of having losses on which their customers could not collect.

#### Acquire Interest in Cyclopedia

E. Weston Roberts and Leo Rosenbloom of the "Insurance Advocate" have acquired from G. Reid Mackay an interest in the Cyclopedia of Insurance in the United States, which will now be published from the new headquarters at 177 William Street, New York. Mr. Mackay will continue to publish the Insurance Index.

Assistant manager of the Travelers in Kansas City. A humorous and witty address was given by Dr. Howard T. Hill of the Kansas State Agricultural College. Frank H. Britton, vice-president of the Preferred Risk Fire, who was chairman of the speakers committee, introduced the speaker.

Sales arguments that really close business are found in *The Casualty Insurance*, monthly, \$2 a year, 175 West Jackson boulevard, Chicago.



## NEWS OF COMPANIES

## GETS CONTROL OF ATLANTIC

## Phoenix of Hartford Will Now Add the Raleigh Company to Its Flotilla

The Phoenix of Hartford has secured a majority of the 2,500 shares of the Atlantic Fire of Raleigh, N. C. There was quite a skirmish for control. R. S. Busbee, president of the Atlantic, led the fight for the Phoenix. Durfee & Marr, financial brokers, were bidding for the stock for Corroon & Reynolds. They were offering \$215 a share. President Busbee and the Phoenix got into the affray after the brokers made a public bid of \$200 a share. Later they raised it to \$215 a share. George C. Long, Jr., vice-president of the Phoenix, said that there will be no change in the personnel of the Atlantic management, but the Phoenix, of course, will control the underwriting and financial policy. He said that in due season the company would be enlarged financially.

The Atlantic Fire has been in existence for 23 years and has been consistently profitable. It writes about \$300,000 in premiums a year. It has assets of \$700,065, capital \$250,000 and \$161,811 net surplus.

## Standard Federal Fire

A. W. Clutter & Co. of Chicago and Richards & Co. of Davenport, stock brokerage houses, are marketing 5,000 shares of stock of the Standard Federal Fire of Davenport, Ia. The par value is \$10 and the stock is being sold \$25 a share. The authorized capital is 40,000

shares and the outstanding with this issue is 40,000 shares. It is a running mate of the Federal Surety. Its assets Dec. 31 were \$1,106,119. The capital and surplus after the present financing will be \$662,500. The company last year showed a gain in net surplus of \$63,779 or equivalent to \$1.80 a share.

## Southern Fire

The Southern Fire of New York, the running mate of the Southern Surety, has been licensed in New York and is now writing business. It starts with \$1,000,000 capital and \$2,000,000 surplus. Its head office is at 111 John Street.

## Republic of Pittsburgh

At the annual meeting of the stockholders of the Republic Fire of Pittsburgh, a proposal to increase the company's authorized capital from \$1,000,000 to \$5,000,000 was approved. Corroon & Reynolds are managers of this company. The assets as of Dec. 31 were \$4,076,176, an increase of \$2,394,248 over the previous year. Earnings and gains to stockholders were \$481,055, equivalent to \$8.04 a share on the average number of shares outstanding during the year, and \$4.31 a share on the 100,000 shares outstanding Dec. 31 last.

## New Brunswick

The New Brunswick Fire has declared a semiannual dividend of 75 cents a year. The dividend rate heretofore has been 60 cents a share. It is affiliated with the Home of New York.

## VIEWED FROM NEW YORK

By GEORGE A. WATSON

## FIRE LOSSES DECREASE

The New York City fire loss ratio for the month of April again showed a reduction according to the report of the committee of losses and adjustments of the New York Board. The incurred losses of the business handled by the committee amounted to \$803,286 last month as compared with \$980,913 for April last year, a decrease of 18 percent. The fire losses of this class for the first four months showed a decrease of 10.58 percent as compared with the same period last year. The fire losses handled by this committee comprise those in which more than three offices are interested. The committee's losses are about 55 percent of the total in the New York City area.

The fire losses on the New Jersey shore area, handled by the committee, showed a substantial reduction for the first four months compared with the same period in 1928. The losses for 1928 were \$658,224 and those for 1929 \$361,324.

## OPEN NEW YORK OFFICE

W. W. Vincent & Co., of Chicago, well known local agents, have opened an office in New York at 111 John street. The Vincent firm is a class 1 member of the Chicago Board. Mr. Vincent has been in the business for more than 15 years. In addition to representing a number of fire companies, the firm is general agent of the Employers Liability. The New York office will be in charge of Frederick Myers, who has had nine years experience and was formerly connected with Marsh & McLennan.

## TELL OF ACCOUNTANCY METHODS

Accountancy methods employed by the Factory Insurance Association will be explained by a representative of that organization to members of the Insur-

ance Accountants Association of New York City May 21, following which a general discussion will take place as to how the association men can best advance uniformity in the accountancy practice of insurance companies, and also "encourage consistency in the preparation of tax, tariff and local board assessment returns in all statements for public purposes."

## EASTERN ASSOCIATION MEETING

A general meeting of the Eastern Underwriters Association will be held in New York City May 16, preceded in the forenoon by a gathering of its executive committee. Several important matters are on the agenda for consideration, justifying an unusually large attendance of company representatives.

## JOHN A. ECKERT DEAD

John A. Eckert, head of the long-established and prominent New York City brokerage firm of John A. Eckert & Co., died at his Brooklyn home May 12.

## Florists Mutual Hard Hit

J. F. Ammann of Edwardsville, Ill., secretary of the Florists Hail Association, reports that this year to date has been a very bad year for hail losses and unless there is a decided improvement in the remaining months it is expected a new loss record will be set for the association, a mutual with a membership of some 2,000 flower growers of this country and Canada.

In April the association received 60 claims aggregating approximately \$69,000, while in May a number of additional losses have been sustained. In all of 1928 the association paid out but \$24,000 in claims and in 1927, the most disastrous year of its career, claims paid totaled \$90,970.

## COVERAGES EFFECTED

FIRE,  
AUTOMOBILE,  
TORNADO,  
RENTS,  
LEASEHOLD,  
EXPLOSION,  
RIOT and CIVIL  
COMMOTION,  
PROFITS AND  
COMMISSION,  
USE & OCCUPANCY

AUTOMOBILE  
FULL  
COVERAGE

Thoughtful consideration and prompt attention to the interests of its agents and policyholders.

Close co-operation and active and constructive service—

is the policy of the PATRIOTIC and of THE SUN since 1710.

PATRIOTIC full line coverages and PATRIOTIC service will reflect themselves in your increased earnings.

Write us for information.

"Back of the Patriotic is the Sun"

# PATRIOTIC INSURANCE COMPANY of AMERICA

HEAD OFFICE  
55 FIFTH AVENUE, NEW YORK

OSWALD TREGASKIS, President

WESTERN DEPARTMENT  
WRIGLEY BLDG., CHICAGO  
JOHN F. STAFFORD, Manager

PACIFIC DEPARTMENT  
SAN FRANCISCO  
C. A. HENRY, General Agent



# AGE IS NOT EVERYTHING

When selecting the best company to represent, other things besides age must be considered. Earnest study must be given to the company's financial strength, successful operation, reputation for fulfilling contracts and willingness to help local agents with practical assistance in increasing their premium income.

Our field men have understanding. They are mature counsellors, thoroughly grounded in the fundamentals of not only the insurance business, but of selling and of efficient office management as well.

Our Advertising Department was organized for one purpose—to aid effectively, productively and willingly in the handling of our agents' advertising and sales problems.

A letter to our Advertising Department will bring you additional information about our coöperation with our agents, also a copy of our widely known business-building magazine **THE ACCELERATOR**.

**BOSTON INSURANCE COMPANY**  
**OLD COLONY INSURANCE COMPANY**  
 87 Kilby Street, Boston, Massachusetts

## OHIO GENERAL AGENT

Fire Company, with fair agency plant already developed, member of strong well established group affiliated with Union and E. U. A. looking for capable representative for Ohio on General Agency basis. State experience, business controlled, financial responsibility, etc. Address **M-19**, The National Underwriter.

## SPECIAL FIELD MAN WANTED

Thoroughly trained field man, with executive ability, to travel Illinois, Indiana, and Iowa for established automobile insurance company. Married man, not over forty years old, preferred—Address **M-25**, The National Underwriter, giving full particulars.

## AUTOMOBILE CLAIM ADJUSTER

An opportunity for a trained automobile insurance adjuster with executive ability to become first assistant to head of claim department. State full particulars and salary—Address **M-28**, The National Underwriter.

## AUTOMOBILE EXAMINER

Exceptional opportunity for young man capable of passing upon Automobile business. Apply in writing, stating references. Confidential. Address **M-30**, care The National Underwriter.

## Special Agent for South Dakota

Experienced special agent in farm department work desired for South Dakota. Address **M-35**, care The National Underwriter.

## INSURANCE STOCK QUOTATIONS

Furnished by Charles Sincere & Co., 231 South La Salle Street, Chicago

	Par	Bid	Asked	Divd.
Aetna Cas. & Sur.	100	1925	1950	12
Aetna Fire	100	755	765	20
Aetna Life	100	1390	1405	12
Amer. Alliance	10	45	48	..
Amer. Equitable	5	38	42	1.50
American In.	5	26	28	1.00
Automobile	100	600	600	8%
Baltimore Amer.	5	56 1/2	57 1/2	60&Ex
Bankers & Ship.	25	56	58	..
Boston	100	925	950	16
Brooklyn	5	25	28	..
Camden In.	5	35	36	..
Carolina	10	44	46	1.40
Chicago F. & M.	10	38	42	..
City N. Y.	100	765	775	16
Cont. Casualty	10	69	71	1.60
Continental	10	84	85	2.00
Fid. & Cas.	25	208	212	6&Ex
Fid. & Dep.	50	305	310	7&Ex
Fid. Phenix	10	105	106	2
Fireman's Fund	25	111	114	5
Firemen's	10	42 1/2	44	2.20
Franklin	25	220	225	8.00
Glens Falls	10	73	75	1.60&Ex
Globe & Rutgers	100	1515	1535	44
Gr. Amer. Indem.	10	53	56	..
Great American	10	45	47	1.60
Great Lakes	10	11	13	1.00
Hallifax	10	31	32 1/2	1.00
Hanover	10	84	86	10%
Harmonia	10	36	38	1.40
Hartford	100	1090	1110	20
Hartford St. Boil.	100	860	860	16&Ex
Home, N. Y.	100	602	606	20
Homestead	10	37	39	1.00
Import. & Export.	25	115	120	4
Indep. Indemnity	10	24	26	..
Ins. Co. of N. Am.	10	79	81	2&Ex
Md. Casualty	25	141	145	4.50&Ex
Metropol. N. Y.	10	11	11	1
Nat. Casualty	10	41 1/2	43	1.20
National Ct.	100	1450	1480	20&Ex
National Liberty	5	32 1/2	33 1/2	5&Ex
Nat. Union	100	330	340	12
New Amst. Cas.	10	83	86	2.80
New Brunswick	10	43	45	1.20
New York	25	122	126	4
Niagara	25	164	169	4
N. W. Natl.	25	152	162	5%
Peoples Natl.	5	36 1/2	37 1/2	50&Ex
Phoenix Ct.	100	1000	1025	20
Presidential	25	90	920	16&Ex
Prov. Wash.	100	910	920	16&Ex
Reliance	10	22	24	1.20
St. Paul F. & M.	25	197	203	4
South Surety	10	42 1/2	43 1/2	1.60
Springfield	25	190	200	4
Stuyvesant	100	455	465	6
Travelers	100	1919	2010	16&Ex
U. S. Fid. & Guar.	50	74	76	2
U. S. Fire	10	125	130	2.40
Westchester	10	83	85	2&Ex

## Miscellaneous Notes

P. G. Roger, adjuster at the Louisville Office of the Underwriters' Adjusting Company, has been transferred to the Detroit office.

Thomas R. Rathbun, senior partner of the Thomas R. Rathbun & Son agency, Providence, R. I., died at his home there following an illness of several months. He was in his 76th year.

C. E. Pieper, manager of the automobile department of the Rhode Island group, has just concluded a trip through the middle west, where he has been visiting in the important agencies of the company.

Charles F. Linsley, president of the Boulder Investment Company and a prominent insurance man of Boulder, Colo., is reported at his desk following a critical illness of several weeks.

The insurance business of Rockwell & Perkins, established many years ago at Durango, Colo., by Thomas Rockwood, who died recently, will be continued by Clayton C. Perkins, who has been a member of the firm for some time.

Robert D. McGiffert, for the past ten years city commissioner of parks and public health of Topeka, Kan., has joined the Pierce & Co. agency there. Mr. McGiffert will act as district manager of the Bank Savings Life, represented by the agency.

## PHOTOSTAT MACHINE AT HALF PRICE

Prints size up to 13x18, complete with D. C. lighting equipment, print dryer and hand trimmer. Practically new; reason for selling, plant changed to alternating current. Will sacrifice complete outfit for \$750. THE A. NIELEN COMPANY, CINCINNATI, OHIO.

## Indiana Field Man

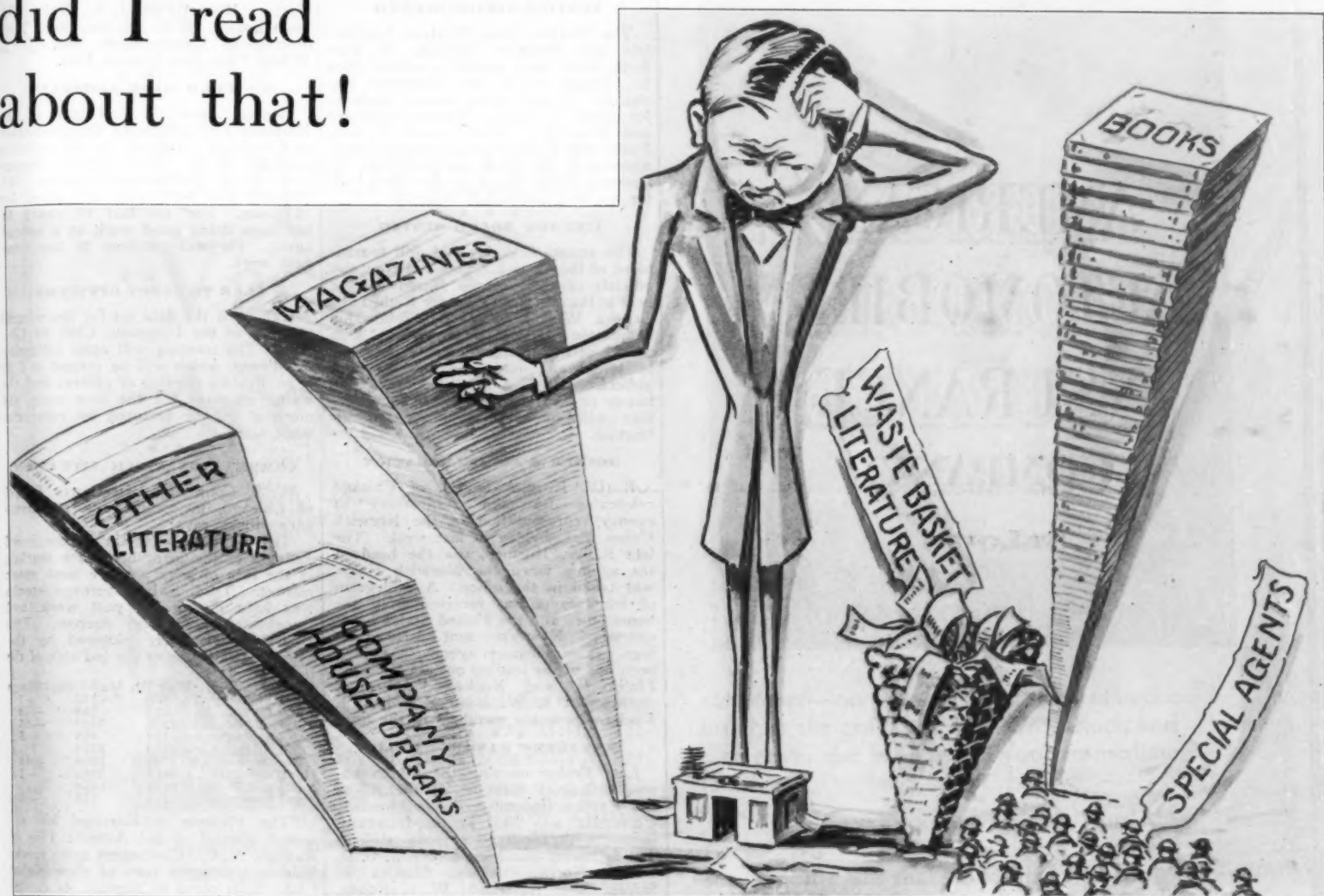
Prominent American company wants field man for Indiana, preferable one familiar with the Indiana field. Address **M-34**, care The National Underwriter.

"The writer derives more benefit out of 'The Casualty Insurer' every week than the annual subscription fee."  
 PHILIP A. BROWN, Swamp-Brousseau-Sanks, 200 Standard Life Bldg., Decatur, Ill.

**8c** a week is the cost of The National Underwriter by annual subscription. 13



# Now Where in X X !!! X did I read about that!



Booklets, Magazines, Lesson courses, Textbooks, Company House organs, Literature—tons and tons of information—and when you've wanted a bit of information in a hurry have you ever found it quickly and easily?

Every agent worthy of the name knows the value of being informed on every development in his business—of knowing exactly the scope and limitations of his contracts—of being conversant with the Best and Latest selling methods.

BUT every agent who ever wrote a piece of business knows the absolute futility of attempting to file all the information that might at some future occasion prove valuable.

## Nothing Else Like It

Until now there has been no one source to which the Fire and Casualty agent could go with the assurance of finding just what he required. There are services that specialize in phases of the subject—there are specialized textbooks that are always out of date—there are company house organs and literature and there are the Special Agents all for the purpose of giving the agent information. No wonder agents throw up their hands in dismay at the prospect of attempting to bring order out of this chaos of facts and information. The important thing of all this is that this information, if it were readily available at the time when it is needed, would result in easier and more profitable selling.

## The F. C. & S. Bulletins Makes Such Situations Impossible

### Information Vital to Success

The agent who is to succeed in this business is the agent who is informed on every phase of his business.

But to obtain this information—to keep posted on this widely developed business by the ordinary methods is a task which requires entirely TOO much time.

### Have You?

Every progressive agent has recognized the need for an unbiased, independent, source of information—a source of information, authentic, accurate, authoritative.

Now The National Underwriter, through the NEW F. C. & S. Bulletins, is ready to satisfy this need.

The F. C. & S. Bulletins will do for the Fire and Casualty field what the D. L. B. and A. H. B. are doing so successfully in Life and Accident and Health fields.

### How to Keep Up to Date

The F. C. & S. Bulletins answers the Problem of keeping informed on the underwriting, manual, and policy changes, and the new sales methods of Fire and Casualty field through a single independent, unbiased source. All the confusion which results from information coming from many sources

on all sorts of impermanent forms with all the attendant difficulties of proper classification and filing are eliminated.

No longer is it necessary for an agent to search his stack of Insurance magazines—then his House organs—then his textbooks—and finally end up by waiting for the next Special agent to answer his question. Now with The F. C. & S. Bulletins he has the answer at his elbow.

### Increases Agents' Efficiency

At his elbow The F. C. & S. Bulletins subscriber has ALL the information he needs to run his agency efficiently and profitably.

### Most Complete and Authentic

Business Producing Information. Manual changes. New underwriting policies. New contract forms and how to profit therefrom—new sales methods—complete authoritative policy analyses—agency building aids—advertising suggestions—etc., etc. Each month the subscriber secures 24 printed 8½x11 pages of this vital information, which, when placed in the heavy, stiff board, five post binder form an always up-to-date ready reference file of the Best and Latest information on Fire and Casualty Insurance available in America.

### Ask Your Life Insurance Man!

Ask your Life Insurance friend to show you a copy of his D. L. B. Your F. C. & S. Bulletin will duplicate this Service in your field. The INTRODUCTORY PRICE is less than two dollars a month. Is it worth the price? The coupon will decide you. Return it today.

### It Costs Nothing to Investigate

The National Underwriter Co.  
A-1946 Insurance Exchange, Chicago

Without obligating myself in any way please send me complete information, INTRODUCTORY PRICES, Terms, etc., on The NEW F. C. & S. Bulletins.

Name .....

Street .....

City ..... State .....

# AMERICAN AUTOMOBILE INSURANCE COMPANY

St. Louis

L. A. HARRIS  
PRESIDENT

ALL KINDS  
of INSURANCE  
on AUTOMOBILES

Capital & Surplus . . . Over 3,500,000.00  
Reserves . . . . . Over 8,500,000.00  
Total Assets (Jan. 1, 1929) Over \$12,500,000.00

## AS SEEN FROM CHICAGO

### SERVICE OFFICE OPENED

The Western Fire, Western Automobile and Western Casualty of Fort Scott, Kan., have opened a service office in Chicago at A-1105 Insurance Exchange. It will write survey business for agents in Illinois, Indiana, Michigan and Wisconsin. State Agents J. Sam Foster and E. L. Seneca have their headquarters in this office and look after the business. It will be a service office both for fire and automobile business.

### CHICAGO BOARD OUTING

The annual field day and golf tournament of the Class 1 agents and company officials of the Chicago Board will be held at the Big Foot Country Club, Lake Geneva, Wis., June 13. The fellowship committee of the Chicago Board is in charge of the arrangements. There will be bridge and outdoor games for non-golfers. The Big Foot Country Club has an unusual and sporty private course that will undoubtedly prove an attraction.

### HOSMER & CO. CELEBRATION

R. W. Hosmer & Co. of Chicago celebrated its 50th anniversary of agency representation of the Norwich Union Fire, Friday of last week. The late R. W. Hosmer was the head of the agency when the Norwich Union was taken in the office. A cablegram of felicitations was received from the home office and the United States headquarters in New York sent hearty greetings. The Hosmer agency has long been one of the leading ones in Chicago. Philip B. and Rockwood Hosmer, nephews of R. W. Hosmer, and A. J. Kuelzow now are members of the firm.

### MANAGERS' BANQUET HELD

Last Friday evening the fourth annual managers' banquet of the Alpha Chi Epsilon fraternity of Northwestern University was held in the fraternity rooms, with about 60 persons present. The following managers attended: C. R. Tuttle, North America; Charles R. Street, Great American; W. C. Boorn, Hartford; W. N. Achenbach, Aetna; John F. Stafford, Sun; E. A. Henne, America Fore; S. H. Quackenbush, Westchester; W. A. Otter, Marsh-McLennan; C. E. Varley, Springfield; H. L. Dalton, Royal; H. K. Dickinson, Fire Association; J. V. Parker, Western Actuarial Bureau; R. E. Nelson, Chicago Board; W. R. Townley, insurance instructor, Northwestern University; Dean R. E. Heilman and Prof. C. P. Holmes of Northwestern, and J. R. Washburn, vice-president Continental-Illinois Bank & Trust Co. Mr. Stafford of the Sun was the toastmaster.

### FIRE PREVENTION DINNER

The Illinois Fire Prevention Association will hold a dinner on May 20 in Chicago to hear Oscar W. Rosenthal on the "New Chicago Building Code." Mr. Rosenthal is president of the Chicago Builders Association and is general chairman of the city's committee on building ordinances. Ira G. Hoagland, secretary and general manager of the National Automatic Sprinkler Association, will speak on fire protection. Motion pictures will be used to illustrate his talk.

Richard E. Vernor, manager of the fire protection department of the Western Actuarial Bureau, will speak on "The Value of Fire Protection to an Insurance Agent."

The Illinois Fire Prevention Association is composed of manufacturers of fire prevention equipment. H. M. Nacey is president. A number of fire insurance men are honorary members of the association, among them being J. H. Brumbaugh of the Central Actuarial Bureau; A. A. Longley, Manufacturers Mutual Fire; R. E. Manning, Associated

Factory Mutual Fire; J. A. Neale, Chicago Board; W. R. Proctor, New York Reciprocal Underwriters; and J. L. Wilds, Protection Mutual Fire.

### HATCHER MADE ASSISTANT

General Agent A. G. Dugan of the Hartford Fire announces the promotion of Charles C. Hatcher, Jr. to assistant manager of the Cook County department of the Hartford and Citizens. Mr. Hatcher has been with the office for 15 years. For the last 13 years he has been doing good work as a special agent. He will continue to supervise field work.

### CLUB TO ELECT OFFICERS

May 20 is the date set for the annual meeting of the Insurance Club of Chicago. The meeting will open following the dinner, which will be served at 6:30 p. m. Besides election of officers and the laying of plans for the new year, the meeting will be featured by entertainment.

### COMMENT ON STOCK SITUATION

W. S. Conn of Lewis-Dewes & Co. of Chicago, in commenting on insurance stocks says:

"It is difficult to explain the continued dullness of the insurance stock market, in the face of a very active bank stock market. Trading in insurance stocks was light during the past week, and price fluctuations very narrow. This condition is clearly pictured by the following taken from the bid side of the market:

	May 7th	May 14th	Change
Amer. Surety . . .	170	177	+7
Aetna Fire . . . .	760	750	-10
Aetna Life . . . .	1415	1390	-25
Boston Insurance	930	925	-5
Conn. Gen. Life	2350	2350	...
Globe & Rutgers	1540	1500	-40
Hartford Fire . . .	1110	1105	-5
National Fire . . .	1450	1450	...
New York Cas. . . .	118	116	-2

"The Phoenix of Hartford has acquired control of the Atlantic Fire of Raleigh, N. C. Contingent upon stockholders waiving a part of their rights Glens Falls plans to increase its capital to \$5,000,000 through a 15 percent stock dividend to stockholders amounting to 60,000 shares, the remainder, 40,000 shares is being reserved for distribution to agents and employees at a price of not less than \$50 per share.

"Hudson Casualty announces a 50 percent increase in capital stock to be sold through rights at \$9 per share. Up to this time no definite information is at hand relative to the reduction in par value of the stocks of the various Hartford companies which have received the legal permission to take this step.

"A merger of the American Surety and New York Casualty is reported as recommended to stockholders on basis

## STURDY

Great American  
Indemnity Company  
New York

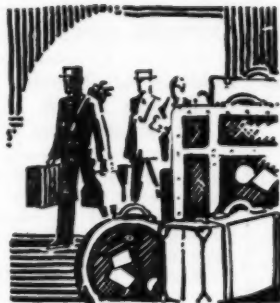
Casualty  
Insurance

Fidelity and  
Surety Bonds



"Tested Methods"—No. 5

# "An Important Vacation Accessory"



As he read the morning newspaper, Bill Williams, Glens Falls Agent, jotted down the names of his fellow citizens

who were mentioned as vacationists. In this easy way he made up his list of prospects for Tourist Baggage Insurance.

His first call was on John Bary, bank president.

"Good morning, Mr. Bary," said Bill, "I see you are planning a vacation. I've dropped in to see you about what I believe to be the most important accessory to a carefree vacation."

"What is it?" asked Mr. Bary.

"It is a Tourist Baggage Insurance policy. You need it because it will protect your personal effects *anywhere outside of your*



*own home*—on the train, on the ship, in the hotel, at the golf club, or at the tailors, and also cover the baggage of your immediate family."


"I don't need a policy like that," said Mr. Bary. "All I'm taking with me is an old set of golf clubs that nobody would steal."

"But, Mr. Bary," Bill interjected, "what about Mrs. Bary's personal possessions—hats, dresses, shoes and other things? They're expensive. Why, the loss of one dress would amount to several times more than the cost of the policy!"

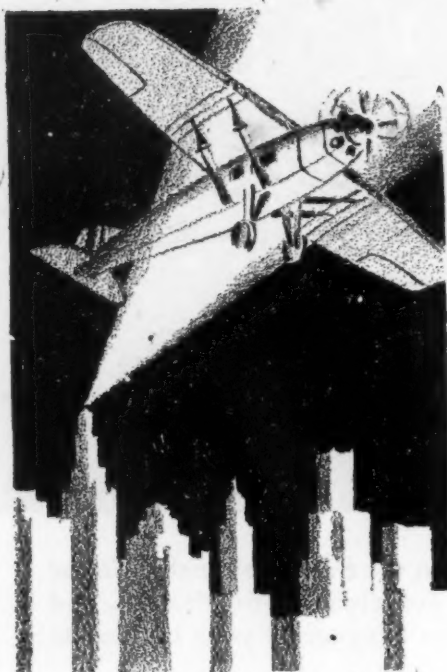
"I hadn't thought of that. How much will a \$1,000 policy cost?"

Having sold the banker, Bill didn't find it difficult to sell others. In a week's time he wrote twenty-five Tourist Baggage policies.

**MORAL:** *The agent who "travels" among his prospects can always sell something.*

 <b>INSURANCE COMPANY</b> Glens Falls, New York	<b>COMMERCE</b> INSURANCE COMPANY Glens Falls, New York	 <b>INDEMNITY COMPANY</b> Glens Falls, New York
CHICAGO BRANCH OFFICE 175 West Jackson Boulevard	NEW YORK BRANCH OFFICE 84 William Street	SAN FRANCISCO BRANCH OFFICE 354 Pine Street

## The Distinctiveness of the Trinity Fire Is Primarily Attributable to its Modern Conception of Fire Insurance



**IN THE  
MODERN TEMPO**

Inadequate as the one hoss  
shay is the insurance service  
of a few years ago for the satis-  
faction of present day commercial  
and domestic requirements.



of six shares of New York Casualty for four shares American Surety."

### MIDLAND CLUB PLANS

A general invitation has been issued to insurance men in Chicago to meet with the insurance members of the Midland Club at 6:30 p. m., May 20, to discuss plans for making the Midland Club the gathering place for insurance men of the city. This is the initial move of President Clarence A. Rich and his associates to put the Midland Club on a par with the famous Drug and Chemical Club of New York City as the insurance man's own city club. Mr. Rich, who is secretary of the Fire Insurance Company of Chicago, with a special committee of insurance members of the Midland Club, has mapped out a program which has the support of leaders in all branches of the insurance business in Chicago, and the final details will be arranged at the meeting on May 20. Mr. Rich is being assisted in developing this insurance program by the following insurance men, members of the Midland Club: Henry B. Bale, Peter J. Angsten, John G. Barnett, H. W. Carlisle, Herman Englehard, Bradford Gill, Herbert W. Krogman, Homer D. Lininger and J. Harvey Patterson.

More than 10 percent of the pres-

ent membership of the Midland Club is insurance men, and efforts will be made to add to this number to enable the insurance group to assume a commanding position in the club's future activities. It is pointed out that the location of the club in the heart of the insurance and financial districts makes it readily available for insurance men, and provides an excellent meeting place for out-of-town agents and field men.

Insurance interests of Chicago at present have no centrally located meeting place of their own, but by supporting the proposed program of the officers of the Midland Club, it is aimed to provide a rendezvous for the insurance fraternity.

The **Hampton Roads** wrote \$95,679 in premiums in Cook county in 1928. In a recent issue of The National Underwriter the company was given credit for writing only \$4,321.

**Alfred Stinson**, vice-president of the Automobile, was in Chicago this week. He has been on a trip through the west and south and away from the home office for a month.

**P. L. Harned**, formerly associated with Haigh & Co., is now engaged in business for himself as building estimator and contractor at 430 Insurance Exchange. Telephone Harrison 6388.

## CHANGES IN THE FIELD

### TRAVELERS PROMOTES THREE

Field Men Advanced to Assistant Managers at Rochester, Des Moines and Jacksonville

Branch office staff promotions just announced by the Travelers Fire include the advancement of A. L. Bailey from special agent to assistant manager at Rochester, N. Y.; C. E. Griffith, Jr., from special agent to assistant manager, Des Moines, and Forest W. Holly from special agent, Atlanta, Ga., to assistant manager, Jacksonville, Fla.

Mr. Bailey has been connected with the Travelers Fire since July, 1926, serving as special agent at Syracuse and Rochester. He will be associated with P. D. Fogg, manager for eastern and central New York, with headquarters at Syracuse.

Mr. Griffith became a special agent of the Travelers Fire in December, 1926, and was assigned to Detroit. He was transferred to Des Moines Aug. 1, 1927. Mr. Griffith will be associated with E. H. Jorgensen, manager for Nebraska and Iowa, with headquarters at Omaha.

Mr. Holly joined the Travelers late in 1926. For several months he has been located in Jacksonville, in charge of the company's business in that territory. Mr. Holly will be associated with C. G. Snow, manager for Florida and Georgia, with headquarters at Atlanta.

### Northwestern F. & M. Changes

Harry O. Munson, who has been an examiner at the home office of the Northwestern Fire & Marine, handling Minnesota, is appointed special agent for the northern part of Minnesota.

S. J. Bina has been appointed special agent of the Northwestern in North Dakota under supervision of State Agent C. C. Bye. Mr. Bina has traveled North Dakota as a representative of the Pierce Company, the banking supply house. He has moved from Devil's Lake to Fargo.

### W. H. Miller, Jr.

William H. Miller, Jr., has been appointed special agent in Illinois for the Home group, effective June 7. For some time past he has been connected with the Illinois Inspection Bureau. Mr. Miller in his new position will work under the direction of State Agent H. M. Zimmer, making headquarters in the office of the latter at Chicago.

### BRIDSON GOES TO NEW YORK

American of Newark Special Agent Succeeds Preston H. Kelsey in Eastern Part of State

Percival Bridson, for the past three years special agent for the American of Newark and its running mate, the Columbia Fire of Dayton, in the New York suburban field, is transferred to the eastern New York state territory, replacing Preston H. Kelsey, who retired to associate with Marsh & McLennan. He will make headquarters at Albany in the office formerly occupied by Mr. Kelsey. The latter is a son of Preston T. Kelsey, for several years prior to his retirement United States manager of the Sun. While in the field for the American Mr. Kelsey displayed a marked aptitude for business-getting.

### R. A. Jonscher

Robert A. Jonscher has been appointed automobile special agent of the North America, Alliance and Philadelphia Fire & Marine for Virginia, Maryland and the District of Columbia, with headquarters at Richmond. He goes to Richmond from the D. M. Lea general agency of these companies in Washington, with which he has been associated for some time.

### York, Pa., Agents Organize

At a meeting of the fire and casualty insurance agents of York, Pa., a local board was organized to be known as the Fire & Casualty Insurance Association of York. This board is a branch of the Pennsylvania and National associations and membership is coextensive with these bodies.

Plans are being made to do group advertising and take steps to improve local credit conditions. The board will be used as a means to advance the interests of the local agency business generally and for better serving the insuring public.

The following officers were elected: President, Thomas M. Heller; vice-president, Karl S. Brooks; secretary, Roy L. Geesey; treasurer, Alvin H. Hocke. The following executive committee was elected: Urban S. Bond, Spurgeon T. Gotwalt, W. O. Thompson, Albert M. Owen, John R. Galley.

Manager F. D. Moses of the Pennsylvania Association of Insurance Agents assisted in getting the organization under way and was present at the meeting.



## Fred Sauter Addresses Cook County Field Club

### BOARD RULES HIS SUBJECT

**Says Commission Situation in County  
Is Better Than It Has Been  
in Many Years**

Fred J. Sauter, president of the Chicago Board, addressed the Cook County Field Club in Chicago this week on the new board rules, how they are functioning and what the Cook county field men can do to make them function better. In opening he thanked the club for the board for the club cooperation in helping to straighten out the twisted conditions that obtained in the Cook county field before the rules were enacted. He said the rules were designed for the benefit of all the business, not for or against any class of agents, and that the board is the only agency through which the desires of the companies could have been carried out.

"Cook county field men should refute the statement that the rules were aimed at any one class of producers every time they hear the statement made," he said.

#### Quotes Coolidge

Continuing, he said: "Insurance should stand in the front rank in every community and take its place of importance alongside banking and every other business activity." He quoted ex-President Coolidge's speech in accepting as a director of the New York Life.

Mr. Sauter said the Chicago Board has lately earned respect such as it has not enjoyed for years. This was accomplished through its effort to stabilize commissions in the county and put the business on a more paying basis than it had been on before. He pointed out that if the insurance business can not everywhere stabilize itself in this manner, legislators will attempt to stabilize it.

#### Business Is "Off"

In conclusion, he said that the insurance business is "off" this year from coast to coast, as indicated by returns earlier in the year and in the last ten days. He pointed out that insurance is the only business in which the consumer—the agent—attempts to dictate the consumption price to the producer, and that until this relationship is altered, the business will have trouble. With reference specifically to the class 2 agent, he said the board performs a valuable service for the class 2 man, because this class of agent can not conduct his business without the service the board does for him.

#### Ackerman Speaks

E. M. Ackerman, secretary of the Insurance Federation of Illinois, followed Mr. Sauter with a brief analysis of the agents' and brokers' qualification bills, which are pending in Springfield, are now in the amendment stage and are fairly certain to pass.

After analyzing the bills, Mr. Ackerman gave a brief history of the federation, saying that originally it was organized with a view to preventing establishment of a state fund to handle workmen's compensation insurance, and that since then it has successfully battled adverse insurance legislation and will continue to do so. He also pointed out that the federation has an educational function and that it is working to establish courses in insurance educational institutions all over the state.

#### Membership Increases

Harold Hilton, president of the Field Club, presided. He said that the organization membership has increased about 35 percent since the first of the year and that the spirit of cooperation among the members is stronger than it has been at any time during the organization's history.

The field day committee reported

## Honor Seven Companies at Centenary Luncheon

PHILADELPHIA, May 15.—Seven insurance companies will be among the 102 firms that have been in continuous existence for at least 100 years which will be honored at the Centenary luncheon of the Philadelphia Chamber of Commerce on May 23. They are: Philadelphia Contributorship, founded 1725; Mutual Assurance, 1784; North America, 1792; State of Pennsylvania, 1794; Pennsylvania Company for Insurance on Lives and Granting Annuities, 1812; Pennsylvania Fire, 1825, and Franklin Fire, 1829.

## Board Committee Reports on Work

Through the medium of a circular letter, members of the Interstate Underwriters Board have been advised by its governing committee, of which Paul L. Haid, president of the America Fore companies, is president, as to what has been accomplished thus far and what may be expected from this organization.

John R. Dumont, former insurance commissioner of Nebraska, selected as manager of the board, assumed the direction of its affairs Jan. 18; John R. Sirich was employed as assistant manager some three months later. Both officials, the committee states, "have had many years of experience in the insurance business and are thoroughly qualified" for their present important tasks.

The amount of detail and research called for before the organization could be properly launched may be inferred from the numerous gatherings of the governing committee and also of the advisory committee that have taken place. In addition, Mr. Dumont "made personal calls on the insurance officials of 10 different states in the interest of the plan." The constitution and by-laws approved by the five regional organizations governing the business throughout the country have been furnished each company member. "A second pamphlet, including complete advisory rules, regulations, forms and applications and instructions for the writing of this business, is now in the hands of the printer and will be distributed very shortly, and local rating organizations will be asked to adopt the forms and rules and to set a definite date for them to become mandatory."

Mr. Haid adds: "To set up the machinery to determine the average rates for publication by rating organizations on multiple location covers of all kinds has been a very severe task. It is not yet entirely complete, but is under way, and just how soon it can be completed depends upon the cooperation of those companies which have written a large volume of reporting floater and general cover business who have been asked for information. We anticipate that the Interstate Underwriters Board will be in full operation and ready to serve its members not later than six weeks from this time."

#### Security Writes All-Risk Covers

The Security of New Haven announces the writing of all of the all-risk coverages, including all-risk jewelry business. For these lines the company will be represented by William H. McGee & Co. of New York and Chicago.

that the club's annual outing will be held at Nippersink, Wis., this year on June 21.

The club is working on arrangements to make an inspection of Blue Island, Ill., some time in October. The inspection will follow along the lines of those made by the Union and Bureau field clubs outside the county.



## The Hand-pumped FIRE ENGINE

THE hand-pumped fire engine which made its appearance in Philadelphia in the early eighteenth century was only a little more effective than buckets. It was from such a crude beginning that the powerful engines of today were developed.

In spite of the great improvement in fire apparatus during the past 100 years, losses from fire are on the increase. Sound fire insurance remains the only sure protection against financial loss from fire.

During the 100 years of its operation, the Franklin Fire Insurance Company has furnished sound and sure protection and has aided greatly in the advancement of fire safety in Philadelphia and elsewhere.

## The Franklin Fire Insurance Co. of Philadelphia



## THE NATIONAL UNDERWRITER

Formerly THE WESTERN UNDERWRITER

Published every Thursday by THE NATIONAL UNDERWRITER COMPANY, Chicago, Cincinnati and New York. EDWARD J. WOHLGEMUTH, President; JOHN F. WOHLGEMUTH, Secretary; HOWARD J. BURRIDGE, Vice-President and General Manager; H. E. WRIGHT and NORA VINCENT PAUL, Vice-Presidents; WILLIAM A. SCANLON, Southwestern Mgr. GEORGE C. ROEDING and O. E. SCHWARTZ, Asso. Mgrs.

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### Need of Insurance Education

EDUCATION along insurance lines is being developed especially among life insurance people. Then come the casualty folk. The fire insurance companies are not paying the attention to schooling agents and field men that they might. This is probably due to the fact that an agency represents one life company and usually not more than two casualty companies. Therefore, the work put on an agent goes to the benefit of the company that is conducting the educational work.

However, it seems to us that as time goes on some method must be worked out that can be used in a practical way to train at least the field men and the agency organizers. Fortunately the FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST in announcing its new plan

for its next meeting states that it will be conducted as an institute of instruction. That we believe is a progressive move. Insurance companies should support this organization in its effort to establish once a year a medium for better training and educating of field men. We need no more "insurance meetings." We have too many already. We do need, however, intensive training schools. The FIRE UNDERWRITERS ASSOCIATION OF THE NORTHWEST, according to its new plan, will furnish a program of instruction that no field man traveling in the central west can afford to miss. Now is the time for companies to show their support for an institution that will offer a constructive program of practical training. It should bring results that will be decidedly worth while.

### Making One Policy Sell Another

MANY agents do not appreciate how they can increase their commissions by making policy combinations or selling a supplementary or complementary policy with some other line of protection. For example, when a man buys an automobile liability or property damage policy he recognizes the fact that there is a chance of his suffering personal injury. When such a policy is sold, why not sell him a personal accident policy, or if he has one or has not one, induce him to take a special policy covering automobile accident. These are not expensive. An all round special automobile accident policy costs \$10. The principal sum is \$5,000 and some of them cover all travel accidents.

Then when one is writing household fire insurance policies he should always include a tornado policy and perhaps a hail damage policy. He can also sell a public liability policy covering damage to others than employees about the premises.

He can sell a household workmen's compensation policy which covers all employees.

A golf or all coverage sports liability policy is an easy one to sell with almost any other line of insurance when a person is engaged in athletic pursuits or outdoor recreation.

If a man has a boiler in his home or is using gas or oil furnace for his heat, he needs an explosion policy. This can be sold at the same time some other policy is sold.

Then a study of one's business activities will bring out plenty of opportunities for combination policies of various kinds. An agent, of course, should never foist on a man something that he does not need. However, in these days when life is complicated and there are many dangers there are certain logical lines of indemnity that should be recommended by agents. A little careful consideration will show what they are.

### Selling the Genuine Goods

IT is always noticed that some salesman has to have a special deal, lower price or some concession to be successful in disposing of his wares. By this means he makes an implied confession

that his goods are not up to standard. The salesman who can sell his goods at the price they are worth does not have to have any fringes or tassels to attract attention.

## PERSONAL SIDE OF THE BUSINESS

**George E. Leach**, mayor of Minneapolis, was renominated this week for the fifth consecutive term in office. George Leach is a member of the Blue Goose and formerly traveled in the northwest field for the Norwich Union. He is a brother of Walter C. Leach, manager of the Minneapolis Fire & Marine. He has made a most excellent official.

**Thomas M. Marson**, who has retired as secretary-treasurer of the United States Fire Companies Conference and from further active business association, is planning to remove to southern California, where he will make his future home. He will likely become a near neighbor of "Joe" Burger, long western manager of the Norwich Union Fire prior to his retirement several years ago, and who has since been enjoying life on the Pacific Coast. Mr. Marson is one of the veteran fire underwriters of the east, having long been associated with the Sun, first as special agent in New York state, and subsequently as agency superintendent for nearly 20 years. That his service with the United States Fire Companies Conference was appreciated by members of that body was attested by the comfortable pension allowed him when he surrendered his office.

**W. L. Maillot**, vice-president of the Fire Association and affiliated companies, who is visiting California, was present at the Pacific Board meeting at Del Monte. Mr. Maillot, who is accompanied by Mrs. Maillot, plans to leave for southern California this week en route to his home in Philadelphia.

**Mrs. Conrad Alba**, wife of the well known local agent at Cairo, Ill., who is head of the Conrad Alba & Son agency, died at her home at the age of 79. Chester N. Alba, the junior member of the agency, is a son.

**Oscar A. Stoffels**, president of Oscar A. Stoffels Company, Chicago local agency, celebrated his 25th wedding anniversary with a banquet at the Atlantic Hotel last week. Mr. and Mrs. Stoffels are leaving for the east, where they will spend several weeks on a second honeymoon.

The job of being president of the National Association of Insurance Agents is not one for a physical weakling. It takes men like "Ruge" DeVan, who can travel day after day and night after night and make energy-consuming speeches between times, to do it justice. From Monday night until Friday morning of last week President DeVan was on the move, going first to Baton Rouge for the Louisiana state meeting and then to Mineral Wells for the Texas gathering. President DeVan always looks fresh and vigorous in spite of it all. While at home all he does is to give much of his attention to National association business, manage his agency, solicit business and take care of the duties of being president of the Charleston Chamber of Commerce. He likes to play golf, too, and finds time to do it.

**W. L. Wallace**, vice-president and general manager for the Associated Fire & Marine, attended the annual meeting of the Pacific Board May 9 for the first time as a company executive. Mr. Wallace is familiar with the board, however, as he at one time was manager at San Francisco for a company and had been assistant manager for the Pacific Coast headquarters of the Norwich Union for several years prior to joining the Associated.

**Wallace V. Mink**, general adjuter in the Harold W. Letton general agency in Chicago, died suddenly in his home in that city on Monday this week following a brief attack of acute indi-

gestion. He was taken ill while in the Hamilton club last Saturday, was taken home, and on Sunday appeared improved. He had been in good health. Mr. Mink was widely known in the insurance business. He was born in Tiffin, O., March 26, 1870. In 1890 he entered the local agency business, and later was an inspector in Ohio for the Home of New York. Later he entered the Illinois field, where he was state agent for the State of Illinois and later for the Prussian National, joining the latter company in 1912. He was a Shriner, a life member of the Fire Underwriters Association of the Northwest, a member of the Ohio Society and a past president of the Illinois Field Club. He is survived by his widow and by his son, Wallace W., a senior at the University of Chicago. The funeral services were held in Chicago and interment is to be at Tiffin, O.

**J. P. Hutchison**, former Chicago city manager of the Queen, who spent the winter and part of the spring in St. Augustine, Fla., is now home ready for the summer golf season in the north.

**William K. Hall**, independent adjuster, who died at his home in San Mateo, Cal., May 8, was well known in insurance circles. Leaving Pittsburgh 15 years ago, Mr. Hall spent several years in Texas, later going to Montana, where he was also prominent in independent adjusting circles. He went to California a comparatively short time ago. He was 74 years of age at his death. His brother, Thrasher Hall, is also a prominent adjuster and has written several books on the subject. Surviving Mr. Hall, in addition to his widow, Mrs. Julia C. Hall, is Chalmers Hall, a son, who has an insurance agency in Portland, and his daughter, Mrs. John P. Breeden, wife of the Pacific Coast manager of the National Liberty.

At the annual meeting of the Wilmette, Ill., Women's Club, **Mrs. Harvey A. Bush**, wife of the assistant western manager of the Fireman's Fund, was elected president. Mrs. Bush is very active in club circles in her home town. She was first vice-president during the last year.

**E. F. Garrow** of Toronto, assistant general manager of the British America and Western group, died recently, while on a trip in England. Mr. Garrow entered into the service of the British America in 1892.

Commissioner **H. O. Fishback** of Washington, former president of the Insurance Commissioners Convention and one of the veterans of that organization, recently celebrated his 70th birthday. The date was also his 45th wedding anniversary.

**Harry R. Schroeter** of Clay, Hotchkiss & Schroeter, Oakland, Cal., who served last year as president of the California Association of Insurance Agents, may lose the sight of one of his eyes as the result of an accident, which occurred while he was working around his home last week. While he was splitting up some old lumber a nail flew up, piercing his eye, and even if he does not entirely lose the sight of his eye, it is feared that his vision will be permanently impaired.

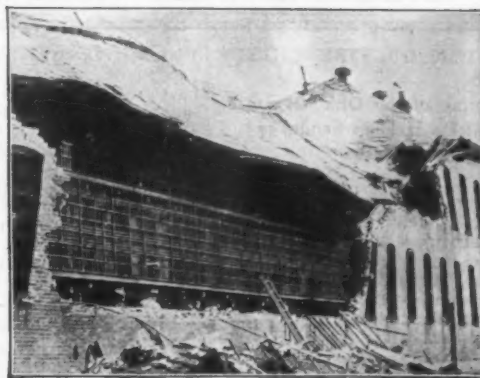
**Harry R. Manchester** of the James & Manchester Company and his wife have arrived back in Cleveland after a four months tour of the world. Considerable time was spent in the South Seas and among the islands of the Pacific, visiting Australia, New Zealand and other countries.

Monthly issues help monthly income of agents and brokers. **The Casualty Insurer**, monthly, \$2 a year, 175 West Jackson boulevard, Chicago.





"AMERICA FORE"



### "Stone Walls Do Not A Prison Make"

At least not when the wind begins to blow. This picture of the city jail in Columbus, Ohio partly demolished by a windstorm the other day, demonstrates that!

Windstorms do not confine their visitations to jails or particular places but do serious damage everywhere, as the recent storms which have swept the country prove.

This is the psychological time to sell windstorm insurance while people are reading in their daily papers about the damage which windstorms are doing.

Wire The Continental for supplies and advertising matter.

**The CONTINENTAL  
INSURANCE COMPANY**  
EIGHTY MAIDEN LANE, NEW YORK, N.Y.

ERNEST STORM, Chairman of the Board  
PAUL L. HAID, President

CASH CAPITAL FIFTEEN MILLION DOLLARS

NEW YORK CHICAGO MONTREAL DALLAS SAN FRANCISCO

"The Continental Commands Confidence"

Wide World Photo

# FIRE INSURANCE NEWS BY STATES

## OHIO AND WEST VIRGINIA

### CONVENTION OF FIRE CHIEFS

**Annual Meeting of the Ohio Organization Will Be Held in Sandusky June 11-13**

The regular annual meeting of the Ohio State Fire Chiefs Association will be held in Sandusky June 11-13. Great interest is centering about the convention this year, because of the elaborate and interesting program which has been arranged. For the first time in its history an entire day (June 12) will be devoted to a practical educational program consisting principally of exhibits and demonstrations by the leading manufacturers of fire fighting equipment and fire protection devices. These exhibits and demonstrations are of real value to every one interested in fire fighting equipment, fire prevention and fire insurance.

In addition to the regular business a parade has been arranged by the Sandusky fire department which will be followed by demonstration of equipment. A drill will be staged by the Sandusky department under the direction of Fire Chief John D. Curtis. A demonstration of ground and aerial ladders and water float tests will be made. Following this there will be an inspection of the Barr Rubber Co. plant, a soft rubber works, which has recently been equipped with CO<sub>2</sub> gas and foam for the protection of the mixing and dip rooms. It has been said by reliable fire protection engineering concerns, that for a soft rubber works, this is one of the best equipped plants, from a fire protection point of view.

It is urged that many representatives of fire insurance companies will avail themselves of the privilege of attending this convention and witnessing these demonstrations. C. E. DuCharme, special agent of the Northern of New York, feels that in the past there has not been sufficient close contact between the two interests to afford that understanding essential to a better and closer cooperation for the protection of the mutual interests of the municipalities and the insurance companies. He is in close contact with the fire chiefs' body.

The present executives of the association are: Chief John D. Curtis, Sandusky, president; Chief John A. Grogg, Tiffin, vice-president; Chief Vincent Malloy, Salem, second vice-president; Chief Philip J. Hart, Youngstown Sheet & Tube Co., secretary-treasurer.

The directors are Chief Thomas J. McFarland, Marion; Chief W. J. Pfanzner, Lebanon; Chief Harry Callan, Youngstown; Chief T. J. Gough, Cuyahoga Heights; Chief Joseph H. Speddy, Lakewood; Chief D. K. Moser, Warren; Chief Wm. H. Remy, Mansfield.

### Suspends Report Order

COLUMBUS, O., May 15.—Judge C. S. Younger, superintendent of insurance of Ohio, has suspended the order requiring insurance companies to file at monthly intervals a report of binders enduring over 30 days, and of the issue of blanket policies, master policies, inland marine policies, general cover and excess cover contracts. The superintendent states that the requirement may be resumed, should future conditions warrant.

### Ohio Federation Meets June 17

June 17 has been selected as the definite date for the convention of the Ohio Insurance Federation, according to an announcement this week by Mrs. M. D.

Fletcher, executive secretary, who has carried on the work so successfully the past winter. There will be a noon luncheon, addresses and then a business session. Edward C. Stone, United States manager of the Employers Liability, will be one of the speakers. Another speaker of equal prominence in the insurance world also will appear. Sessions will be held at the Deshler-Wallick Hotel, Columbus. The meeting will be open to both sellers and buyers of insurance.

### Insurance Golf Club Starts Season

The Cincinnati Insurance Golf Club will hold its first match of the season at the Maketewah Club, Thursday afternoon, May 23. Clifford Clemons is president of this organization and Jack Conway of the Western Adjustment is secretary-treasurer.

### Plan Inspection of Steubenville

Plans are being completed for a town inspection at Steubenville, O., May 23, the Chamber of Commerce and affiliated organizations having extended the in-

itation. There will be a dinner following the inspection. The committee in charge is composed of W. H. Witherpoon and R. E. Metzger. It has been reported that the fire department at Steubenville is undermanned and that there is need for a new building and fire prevention code.

### New Cleveland Agency

CLEVELAND, May 15.—The Franklin Insurance Agency Company has been organized in Cleveland with William J. McDonnell as president and active head, with offices at 800 Hickox building. Application has been filed for Class 1 membership in the Insurance Board of Cleveland. Mr. McDonnell has been engaged in the insurance business for a number of years in this city.

### Ohio Notes

The Stark Insurance Adjustment Company has been organized at Canton, O., by William H. Rudolph and others.

The next regular luncheon meeting of the Insurance Board of Cleveland will be held May 22. Among other business will be the consideration of two amendments to the by-laws.

When fire hit the town of Rochester, N. Y., this week, a loss of \$35,000 was suffered. Two buildings were destroyed and the whole town was endangered. Authorities believe that the fire was of incendiary origin. The Reide building was one of the structures turned.

## CENTRAL WESTERN STATES

### MAIL DRIVE GETS MEMBERS

**Michigan Association Adds 27 as Result of Letters Sent Out by Membership Committee**

LANSING, MICH., May 15.—Excellent results are being obtained in a membership campaign of the Michigan Association of Insurance Agents, which so far has been pursued entirely by mail. It was reported here this week that some 27 new members had been signed up as the result of a series of convincing letters sent out to a selected prospect list by the membership committee, headed by John P. Old of Sault Ste. Marie. Other members of the committee are George Brown, of Detroit, secretary of the association, Carl F. Trager, Lansing, and W. Burl Schmidt, Detroit. The campaign has already put the total membership in Michigan over the 400 mark and it is hoped that a total greatly in excess of any previous showing will be attained before the convention in Detroit in September of the National association.

After the series of letters has been utilized to its full extent, it is planned to have a personal canvass made of the prospects who have failed to respond to the mail appeal. The advantages of membership in the association are so effectively presented in the letters, however, that it is believed that little solicitation will be found necessary. Key agents in the various sections of the state are to be assigned the duty of canvassing the prospects.

While the dates have not yet been announced, some regional meetings of the state organization are planned soon and it is anticipated that interest will be spurred in the membership drive at that time. President Fred L. Winter of Muskegon is expected to announce definite plans for these gatherings within a week or two.

### Rogers to Speak at Elgin

The principal address at the noon luncheon of the fire prevention meeting at Elgin, Ill., May 29, under the auspices of the Illinois State Fire Prevention Association will be given by Harry K. Rogers, chief engineer of the Western Actuarial Bureau.

### MICHIGAN MEETING PLANS

**Annual Gathering Will Be Held in Detroit Just Before the National Convention**

Fred L. Winter, president of the Michigan Association of Insurance Agents, states that the annual meeting will be held this year at Detroit in conjunction with the National association meeting. While arrangements have not been completed, it is very likely that the Michigan meeting will be held on Tuesday of convention week. He does not think that there will be an extensive program but simply a meeting for the election of officers and the transaction of routine business. There may be a little discussion regarding Michigan insurance conditions. The governing committee of the Michigan association will meet shortly to decide on plans for the annual meeting. That committee consists of Mr. Winter, Muskegon; G. Leo Weadock, Saginaw; J. L. Van Wagener, Pontiac; W. A. Doyle, Detroit; L. M. Thomas, Ypsilanti; W. H. Pendleton, Kalamazoo; Fred L. Collins, Alpena, and Fred H. Guck, Calumet.

### West Baden Wants Insurance Day

West Baden has put in a bid for Indiana Insurance Day. James A. Bawden, general chairman, has referred to the invitation to the executive committee. It is not at all likely that the place of meeting will be changed, as the purpose of such a state insurance day is to bring the subject of insurance in all its phases to the attention of the public and as Indianapolis is the largest city in the state the largest number of insurance buyers can be reached in the capital city.

### Improve Royal Oak Protection

ROYAL OAK, MICH., May 15.—More adequate fire protection through an ample water supply has been assured Royal Oak and Huntington Woods during the past week with the completion of a new 48-inch main, linking these communities with the Detroit municipal water system. The project, which included the laying of the huge main out North Woodward avenue and the construction of a 1,500,000 gallon pressure tank and pumping station, was financed by the issuance of \$500,000 in bonds by Royal Oak. It is anticipated that several other

suburban communities will eventually be linked in the system and that they will share in the expense of retiring the bonds. At present Ferndale and Oak Park are getting Detroit water through other connections, but the Detroit authorities will require that the Royal Oak main supply the towns also.

### Will Entertain Muskegon Agents

GRAND RAPIDS, May 15.—Grand Rapids local agents will be hosts to the Muskegon local board at a meeting here this week. Current insurance problems of interest to all agents will probably be discussed, together with matters of peculiar interest to western Michigan. The idea of joint meetings of the boards of nearby cities appears to be spreading, several such affairs having been staged in the state recently.

### Have Reciprocal Plan

Members of the Amish religious sect near Arcola, Ill., were given some newspaper publicity recently on their reciprocal insurance plan, under which their farms and farm buildings have been insured for the last 30 years. Under the plan insurance is carried on the basis of 75 percent to value. In the event of a loss, the loss is announced in one of the district churches, whereafter the value of the property is determined by a committee and the cost of the loss is spread over the community.

### Huntington Insurance Men Hosts

Members of the Huntington County Association of Insurance Agents were hosts to visiting insurance men of the district at Huntington, Ind., May 14. Local agents and their wives from Fort Wayne, Columbia City, Wabash, Peru, Logansport, Marion, Bluffton, Kokomo, Decatur, Anderson and Muncie were invited to attend.

The chief speaker of the evening was Howe S. Landers of Indianapolis, who talked on "The Indiana Agency Qualifications Law and How It Will Be Administered by the Indiana Insurance Commissioner." The subject is one of much interest at this time because of the fact that the new qualifications law will soon be put into effect.

Eugene Zahn is president of the Huntington association; Louis A. Hohe, secretary-treasurer, and Roy Bucher, vice-president.

### Michigan Notes

A \$50,000 loss was sustained at Fenton, Mich., Sunday when the First M. E. Church was destroyed in a blaze of unknown origin.

Damage estimated at \$25,000 was sustained at Muskegon Heights, Mich., when the two-story Mason block was destroyed in a blaze of unknown origin. Philip W. Cayo, restaurant proprietor sustained \$10,000 loss, with but \$4,000 insurance. The Thomas grocery store sustained a loss on stock in excess of \$3,000.

### Indiana Notes

At Monticello, Ind., the Donnelly agency has been sold to the Spencer-Hamill agency.

Barrett M. Woodsmall, treasurer of H. H. Woodsmall & Co., brokers, has been elected president of the Indiana University Club of Indianapolis.

Clyde R. Underwood, well known insurance agent of Shelbyville, Ind., has been elected by the Shelby county board of commissioners to fill the unexpired term of the late Edward Boyd as county coroner.

Mrs. Ethel Lutz and Miss Phoebe Kopp, who have been practicing law in Jeffersonville, Ind., for two years—both outstanding business women of Jeffersonville—have opened an office as the Kopp-Lutz Insurance Agency there to conduct general insurance business.

Have you seen the new sales portfolio? Boy it's a wow! Demonstrate to your prospect while you talk to him. Forty pages of real honest to goodness sales getting pictorial demonstrations. The eye transmits its impressions to the brain 25 times quicker than the ear—take advantage of this fact by demonstrating while you talk and talking while you demonstrate accident and health insurance. Write The National Underwriter Company, 420 East Fourth street, Cincinnati, O., for prices and further information.



## LOYAL TO PRINCIPLE—TO LOYAL AGENTS, LOYAL

NEAL BASSETT, President

A. H. HASSINGER, Vice President

JOHN KAY, Vice President

WELLS T. BASSETT, Vice President

### JANUARY 1ST, 1929, STATEMENTS

#### ORGANIZED 1855 FIREMEN'S INSURANCE COMPANY OF NEWARK, NEW JERSEY

ASSETS	LIABILITIES	CAPITAL	NET SURPLUS	SURPLUS POLICYHOLDERS
\$56,065,676	\$19,562,550	\$13,500,000	\$23,003,126	\$36,503,126

#### ORGANIZED 1853 THE GIRARD F. & M. INSURANCE COMPANY OF PHILADELPHIA, PA.

\$6,036,606	\$2,834,468	\$1,000,000.00	\$2,202,138	\$3,202,138
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#### ORGANIZED 1854 MECHANICS INSURANCE CO. OF PHILADELPHIA, PA.

\$4,881,357	\$2,770,413	\$600,000.00	\$1,510,944	\$2,110,944
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#### ORGANIZED 1866 NATIONAL-BEN FRANKLIN FIRE INS. CO. OF PITTSBURGH, PA.

\$5,021,040	\$2,502,744	\$1,000,000.00	\$1,518,297	\$2,518,297
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#### ORGANIZED 1871 SUPERIOR FIRE INSURANCE CO. OF PITTSBURGH, PA.

\$4,837,240	\$2,492,229	\$1,000,000.00	\$1,345,011	\$2,345,011
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#### ORGANIZED 1870 CONCORDIA FIRE INSURANCE CO. OF MILWAUKEE, WIS.

\$5,359,805	\$2,486,092	\$1,000,000.00	\$1,873,712	\$2,873,712
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#### ORGANIZED 1886 CAPITAL FIRE INSURANCE CO. OF CONCORD, N. H.

\$666,599	\$196	\$300,000.00	\$366,403	\$666,403
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TOTAL OF ASSETS  
**\$82,868,323.00**

TOTAL OF LIABILITIES  
**\$32,648,692.00**

TOTAL NET PREMIUMS  
**\$23,808,303.00**

**WESTERN DEPARTMENT**  
844 Rush Street  
Chicago, Illinois

**H. A. CLARK, Manager**  
Assistant Managers  
**H. R. M. SMITH**  
**JAMES SMITH JOHN R. COONEY**

**EASTERN DEPARTMENT**  
10 Park Place  
NEWARK, NEW JERSEY  
**CANADIAN DEPARTMENT**  
461-467 Bay Street  
TORONTO, CANADA  
**MASSIE & RENWICK, Limited,**  
Managers

**PACIFIC DEPARTMENT**  
60 Sansome Street  
San Francisco, California  
**W. W. & E. G. POTTER,**  
Managers

## LOYAL TO PRINCIPLE—TO LOYAL AGENTS, LOYAL

**L. B. LEIGH & CO.**

General Agents for  
Arkansas  
Little Rock,  
Arkansas

**COATES & RAINES**

General Agents for  
Arkansas  
Little Rock,  
Arkansas

**C. F. CUNNINGHAM**

General Agent for  
Arkansas  
Little Rock,  
Arkansas

**BRAERTON & FORSYTH CO.**

General Agents for  
Colorado, Wyoming  
and New Mexico  
Denver, Colorado

**COBB, M.**

General Agent for  
Colorado, Wyoming  
and Kansas  
Denver, Colorado

**FISH & SCHULKAMP**

General Agents for  
Wisconsin  
Madison, Wisconsin

**J. N. HOBBS**

General Agent for  
Wisconsin and  
Minnesota  
Madison, Wisconsin

**THE NECKERMAN AGENCY**

General Agents for  
Wisconsin  
Madison, Wisconsin

**FLOYD WEST & CO.**

General Agents for  
Texas  
Dallas Texas

**C. P. HELLIWELL**

General Agent for  
Wisconsin  
Milwaukee, Wis

**GEORGE M. EASLEY & CO.**

General Agents for  
Texas  
Dallas Texas

**TREZEVANT & COCHRAN**

General Agents for  
Tex., Ark., La.,  
Okla. and New  
Mexico  
Dallas Texas

**ALAMO UNDERWRITERS GENERAL AGENCY**

General Agents for  
Texas  
San Antonio, Texas

**THE T. E. BRANIFF CO.**

General Agents for  
Oklahoma, Texas,  
Kansas and Arkansas  
Oklahoma City,  
Oklahoma

**L. N. EWING & CO.**

General Agents for  
Oklahoma  
Tulsa, Oklahoma

**AMERICAN AGENCY CO.**

General Agents for  
Oklahoma  
Tulsa, Oklahoma

**T. A. MANNING & SONS**

General Agents for  
Texas and Arkansas  
Dallas Texas

**DEXTER BROS. & WHEELER**

General Agents for  
Texas  
Dallas, Texas

**CRAVENS, DARGAN & CO.**

General Agents for  
Texas  
Houston, Texas

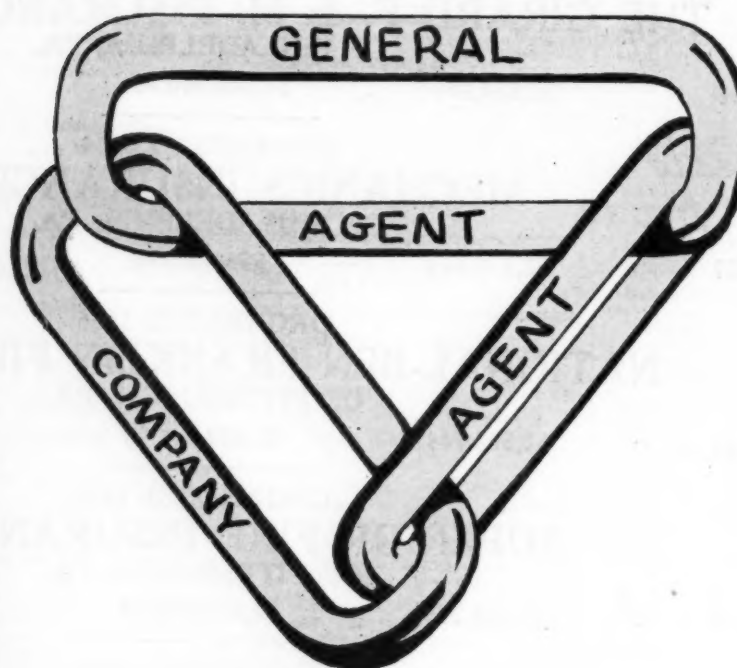
**JOHN S. ALDEHOFF & CO.**

General Agents for  
Texas  
Dallas, Texas

**W. L. NEW CO.**

General Agents for  
Tenn., Ark. and  
Miss.  
Memphis

# The General Agency S



A summing of the  
local agent companies

To the local agent  
standing, facing, close  
and inspection service,  
formation and in se

To the company, Ge  
of initial development  
close contact with a  
profit.

Is it any wonder that  
prospering in it is  
to use the facilities of

# NOT A WEAK LINK



COBB, M.  
STEIN  
General Agent  
Colorado, Wyo.  
Kant, m  
Denver, Co

# DALY GENERAL AGENCY, INC.

General Agents for  
Colorado, Wyoming  
and New Mexico  
Denver, Colorado

# WAKEFIELD, MORLEY & CO.

General Agents for  
Connecticut  
Hartford,  
Connecticut

# ELLIS & KRAETSCH CO.

General Agents for  
Iowa  
Des Moines,  
Iowa

# STANDART & MAIN

General Agents for  
Colorado, Wyoming and  
New Mexico  
Denver, Colorado

# Secret of Success

...the advantages of the General Agency system to both  
agent company gives the keys to it's success.

...the local General Agency representation means—capacity,  
...ing, faces, close contact, understanding of problems, engineering  
...service, and 100% co-operation including on-the-spot in-  
...ation and in securing and holding the large lines.

...the company, General Agency representation means elimination  
...tial development expense, elimination of distant territorial control,  
...contact with agents and a practically guaranteed underwriting  
...t.

...any water that the General Agency System is growing and  
...ering and it is to the advantage of both local agent and company  
...e the faces it offers?

(TO BE CONTINUED)

AMERICAN  
AGENCY CO.

General Agents  
Oklahoma  
Tulsa, Okla

# REYNOLDS BROTHERS

General Agents for  
Nebraska, Colorado  
and Wyoming  
Fremont, Nebraska

# J. H. GOOD

General Agent for  
Missouri and Kansas  
Kansas City,  
Missouri

# JAS. B. ROSS

General Agent for  
Louisiana and Mississippi  
New Orleans,  
Louisiana

# HARRY S. KAUFMAN, LTD.

General Agents for  
Louisiana  
New Orleans,  
Louisiana

# CHAS. R. RILEY & CO. INC.

General Agents for  
Louisiana and Mississippi  
New Orleans,  
Louisiana

# B. DUKE CROUCH & CO.

General Agents for  
Tennessee  
Nashville, Tenn.

# E. J. HEAVNER & CO.

General Agents for  
Oklahoma  
Tulsa, Oklahoma

# A. J. LOVE & CO.

General Agents for  
Nebraska and Iowa  
Omaha, Nebraska

# F. G. TUPPER

General Agent for  
Louisiana and Mississippi  
New Orleans, Louisiana

# A. H. TURNER

General Agent for  
Va., N. C., S. C., Ga.  
Fla., and Ala.  
Atlanta, Georgia

# MILLER-STUDEBAKER AGENCY

General Agents for  
Kansas  
Topeka, Kansas

# KANSAS UNDERWRITERS

General Agents for  
Missouri,  
Kansas and  
Oklahoma  
Wichita,  
Kansas

# BLACK, ROGERS & CO.

General Agents for  
Louisiana  
New Orleans,  
Louisiana

# SNYDER BROS. GENERAL AGENCY

General Agents for  
Kentucky and  
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## STATES OF THE NORTHWEST

### NO DECEPTION WAS FOUND

Question Arises as to Other Insurance  
at Time of a Wind Storm  
Loss

In Gaetze vs. St. Paul F. & M. supreme court of South Dakota, 222 N. W. 676, the plaintiff applied for a policy. At this time it was the intention of the plaintiff to have this policy take effect when another policy held by him in the Royal expired.

When the application was made, plaintiff stated that the other policy expired June 14, when as a matter of fact, it appears, that it expired on June 15. In any event, the policy was issued as of noon June 14. On the evening of the same day the property was damaged by a tornado. It thereafter developed that the insured's other policy was also in force at the time having another 24 hours to run.

On this state of facts, the defendant denied liability on the ground that the insured had been guilty of a misstatement as to the other insurance carried. The insured filed suit and recovered judgment in the lower court. On appeal the higher court in reviewing this record and in affirming this judgment, said:

"It is true, as claimed by defendant, that plaintiff, in his application, stated that there was no other insurance on the property, and that this statement was made upon the theory that defendant's policy was not to go into effect until the Royal policy had expired; but this was not done for the purpose of deceiving the defendant; nor was defendant in anywise damaged by such statement. No moral hazard is involved; and, as the policy contains a provision that, in case other insurance is in force, the loss, if any, should be prorated between the insurers, the fact that the amount of the insurance in the two policies exceeded the actual value of the property is not material to the defendant. The judgment and order appealed from are affirmed."

### Plan North Dakota Inspections

Two town inspections are scheduled by the North Dakota State Fire Prevention Association for next week. At the invitation of the local commercial club,

an inspection of Fairmount will be made on Tuesday and the following day Hankinson will be inspected, under the auspices of the Kiwanis Club.

### Plan Merrill Inspection

MILWAUKEE, May 15.—The Wisconsin Fire Prevention Association has been invited to Merrill, Wis., for an inspection and fire prevention program to be made in cooperation with the Rotary Club. The official invitation suggested the first week in June as the tentative time for the inspection, if it meets with the convenience of the field men.

### Milwaukee Board Adds Members

MILWAUKEE, May 15.—Two new members were elected to the Milwaukee Board at its May meeting. They are Charles W. Kozak and W. H. Shapaker both operating their own agencies. Mr. Shapaker was formerly general agent for the Ocean in Milwaukee.

### Would Organize Wisconsin Fire Chiefs

MILWAUKEE, May 15.—An organization meeting of about 15 fire chiefs and delegates from all parts of Wisconsin was held in Milwaukee with Frank R. Daniel, chief engineer of the Wisconsin Inspection Bureau, to take preliminary steps for forming a permanent organization and to discuss the plans advanced by Mr. Daniel, who called the meeting. "More cooperation between fire departments and the public is needed," Mr. Daniel said. "A state organization for fire prevention consisting of fire chiefs and other accredited delegates could go far to promote uniform fire laws."

The first regular meeting of the newly formed organization is expected to be held in the fire school at the University of Wisconsin in Madison, June 25-28. Chief Peter Steinkellner of Milwaukee was appointed temporary chairman of a committee of five to make plans for a convention of fire chiefs in September or October.

### Northwest Notes

Formation of Trelford-Mahler, Inc., Duluth, Minn., as a general insurance and mortgage loan company has been announced by George S. Trelford and G. A. M. Mahler.

A sprinkler system was credited by Milwaukee fire officials with the saving of the five-story plant of the Phoenix Light Company, 528 Water Street, Milwaukee, from being destroyed in a fire which broke out in the night. The automatic sprinkler system sounded an alarm and when fire companies arrived the flames were being drowned out by the water from the sprinkler heads. Considerable water damage was reported.

## IN THE MISSOURI VALLEY

### RATE CASES SHOW PROGRESS

Action Taken in Kansas Litigation—  
Companies to Answer Interrogatories by August

TOPEKA, KAN., May 15.—Much progress has been made in the last week in the Kansas fire insurance rate litigation in the federal courts. By the terms of orders made by the court it seems possible now that the final hearing of the individual suits of the 155 companies against the enforcement of the rate reduction order will be completed by the first of the year and the cases taken on the way to the Supreme Court of the United States for a second hearing.

### File Cross-Interrogatories

A great part of the evidence in the case is to be submitted on interrogatories which the companies will answer. The attorneys for the companies are now drawing the interrogatories which will disclose the history of the company, the business in Kansas and other states and the allocation of the business and underwriting experience in Kansas and

other states and all other statistical material to be submitted in evidence.

The state will file cross-interrogatories when the answers of the companies are filed in order to bring out such additional facts as the state may want developed. Also the state is to be allowed to examine the company officials who make up the statements if this seems necessary.

The interrogatories and the answers are to be submitted to a master in chancery who will hear the evidence in the case. Judge Pollock is expected to appoint a master about May 20 when he hears the application for a new restraining order against the state enforcing the rate reduction. The state has served notice that it proposes to enforce the rate order May 20 and Judge Pollock announced that he would issue a restraining order to prevent the state doing this.

It is believed that the interrogatories will be submitted to the companies early in June and that the answers will all be available in August. If this is carried out then both sides will have six weeks to study the answers and determine what additional oral testimony will be needed and it is now planned to hold the hearings before the master during



the month of October. These oral hearings can be completed in about one month, it is thought, so that it will be possible to get a final ruling from the court at the close of the year.

#### SUGGESTS MORE HAIL ZONES

##### Commissioner Hobbs Addresses Kansas Agents' Mid-Year Meeting— Fearful of Rate Case Results

TOPEKA, KAN., May 15.—Charles F. Hobbs, commissioner of insurance, made his initial appearance before the Kansas Association of Insurance Agents at the mid-year meeting in Topeka last week. He endorsed the idea of "Insurance Day" and urged that "the general public be educated along insurance lines."

Among the problems of the insurance department as discussed by the speaker was the Kansas hail situation. It is practically impossible to secure coverage in western Kansas this year, due to the bad experience of the companies last year, following which a proposed change in rates was denied by the department. The situation was described as serious, as the "people need protection." The commissioner suggested that more rate zones be established, such as 5, 7, 9 and 11 percent, and thus avoid "too abrupt an increase in adjoining counties." Commissioner Hobbs does not favor state hail insurance, as introduced in the recent legislature but killed by the senate, saying: "We have enough to do without trying to run an insurance company."

Referring to the Kansas rate case as a "delicate" situation, which he had inherited and would like to see settled, the commissioner stated he was "fearful of the results" that may follow the final action of the courts from the individual cases which are now being filed with the federal court, as it is possible that in three, five or seven years hence, when the cases are finally decided, different rates will be made necessary by the various companies and thus develop a "chaotic situation."

#### HAIL MUTUAL ORGANIZED IN WESTERN KANSAS

TOPEKA, KAN., May 15.—The first of the hail mutuals to be organized in western Kansas to provide hail insurance for the farmers of that section has been organized and is now writing business. It is known as the Wheat Growers Mutual Hail with headquarters at Cimarron. Forest Luther, one of the largest land owners and wheat growers in southwest Kansas, is the head of the organization. R. L. Wagner, banker; F. C. Walker, banker, and Leigh Warner, another large wheat grower and land owner, are the promoters.

The new company will insure wheat only and for a maximum of \$5 an acre unless the 10 percent deductible clause is used when the maximum will be \$7 an acre.

On all risks the company proposes to cut 20 percent off the rate where the 10 percent deductible clause is used.

#### Trend Toward Liberalization

SIOUX CITY, IA., May 15.—H. P. Guiney, president of Peters-Guiney Agency of this city, spoke before the fire and casualty underwriters association Friday on the "Responsibility and Authority of Insurance Agents." Mr. Guiney has been continuously in the insurance business in Sioux City for 33 years and he injected in his talk interesting sidelights and contrasts between insurance policies and practices of today and a quarter of a century ago. The whole trend has been toward liberalization of contracts, less reliance on technicalities by companies, improvement in agency service and reduction in rates.

#### Omaha Conditions Criticized

OMAHA, May 15.—The Nebraska Inspection Bureau, which has had representatives at the last 50 fires in Omaha, issued a report this week criticizing

conditions of the Omaha fire department and of the city water supply from a fire fighting standpoint. The report was issued by Frank Stanberry, manager of the bureau.

Mr. Stanberry said that insurance men have decided not to do anything about raising insurance rates until they see what the city does with money soon to be available for additional fire protection.

#### Kansas City Blue Goose Rally

The Heart of America Blue Goose of Kansas City has called a special meeting for the evening of May 20. A buffet supper will precede the business meeting. New members will be elected.

#### Plan Tribute to Phelps

DES MOINES, May 15.—In the absence of Asa C. Hall, most loyal gander, Sim Wherry presided at the Blue Goose luncheon Monday and introduced as the speaker Clyde Doolittle, trust officer of the Des Moines National Bank, who told of the part trust companies play in the adjustment and administration of estates.

After the address there was a discussion of the plans for paying tribute to the services rendered by E. S. Phelps of Burlington in recognition of the 25 years of continuous service as field man in Iowa for the North America. The event honoring Mr. Phelps is set for June 7.

Announcement was made of an inspection of Grundy Center May 16 by the Iowa State Fire Prevention Association.

#### Inspection Bureau Holds Meeting

All branch managers and inspectors of the Kansas Inspection Bureau were called into the main office at Topeka so they could attend the Kansas Insurance Day meeting and help entertain the agents who were in for the meeting. Previous to the meeting Manager W. C. Hodges held a conference of all inspectors, discussing various forms of service which the bureau desires to furnish the agents throughout the state. A dinner was given in honor of Earl F. Woods of the Wichita office, who has resigned after five years' service, having purchased an interest in the Smith-Stone-Snyder Agency of Wichita.

#### Missouri Notes

W. A. Cox, superintendent of the improved risk department of the Missouri Inspection Bureau, was one of the speakers at the second meeting of the Missouri Association of Municipal Utilities held at Fulton, Mo., last week.

A fire in the plant of the David A. Coleman Company, Clark and Theresas avenues, St. Louis, did damage estimated at \$48,000. The Coleman Company manufactures window displays and carried a large stock of cardboard and wooden mannikins, paints and oils. Damage to the stock was put at \$40,000 and to the building at \$7,000. The loss was insured.

#### Kansas Notes

O. W. Dawson of the Dawson & Zuta-vern agency, Great Bend, Kan., was recently appointed state building and loan supervisor by Governor Reed.

A. L. McDonald, secretary of the Utah Home Fire of Salt Lake City, stopped in Wichita last week on his return from a business trip through the southern states.

Miss Euna Hobbs, oldest daughter of Charles F. Hobbs, commissioner of insurance of Kansas, was married Saturday in Topeka to R. N. Jordan of Topeka. Another daughter, Miss Helen, was maid of honor at the wedding.

The following companies have been licensed in Nebraska: British General of London; Bronx Fire of New York, and Seaboard Fire & Marine of New York.

#### SOUTHWESTERN FIELD

#### DUNCAN POPULAR EXECUTIVE

Reelection by Texas Agents Met General Demand—Inquire About Licenses in Each Office

The reelection of President C. L. Duncan of the Texas Association of Insurance Agents at its annual meeting at Mineral Wells expresses emphatically what the agents thought of his administration. The sentiment was all in favor of retaining in office those who are thoroughly familiar with the present and past of the commission situation in the

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state. President Duncan is an influential citizen, entirely aside from his insurance connections. He is a director of the East Texas Association of Commerce, a business organization which brought together nearly 10,000 people for one of its meetings in Bryan last week. He is also interested in business enterprises other than insurance in his home city of Mt. Pleasant.

At the suggestion of Past President R. W. Thompson, an inquiry will be directed to each member of the association, asking him to report how many licenses are represented in his office. The returns from this inquiry should make it possible to tell how many persons are really represented by the association. It is believed that the average member will account for more than four licenses.

At a pre-convention meeting of the board of directors it was decided to call the regional vice-presidents in for a conference some time before the next regional gatherings, in order to consider programs for them. The regional meetings have proved satisfactory, but it is believed that they can be made of much greater value to the organization. Hereafter the regional vice-presidents will be elected at the regional meetings.

### TEXAS CONVENTION NOTES

Many company officials were present at the convention. E. A. Luther, vice-president of the Southern Surety, came down from St. Louis. Texas company executives included R. A. Belknap, president, and G. S. Yeargan, secretary of the Trinity of Dallas; Frank O. Harrison, secretary of the Universal Auto and Universal Casualty; Ed Wright, vice-president of the Industrial of Dallas; I. Jalonick of the Republic of Dallas; George James, assistant secretary of the Gulf of Dallas; G. G. Sheerin, vice-president of the Utility of Dallas; Carr Collins of the Fidelity Union Fire and Fidelity Union Casualty of Dallas.

Texas insurance men very generally commend the appointments which Governor Moody has made to the state insurance commission. They state that the present commission headed by W. A. Tarver, life commissioner, and composed in addition of R. W. DeWeese, fire commissioner, and Walter S. Pope, casualty commissioner, is the ablest since the commission was established.

The Mineral Wells agents made good their prediction that they could take care of the convention and keep everybody happy. They were on the job every minute and proved capable hosts. The hotel accommodations were excellent and when the new 450 room hotel is completed, the town can take care of more than an ordinary size convention. The Mineral Wells committees were headed by Prosper Mays, chairman of the registration committee; Mrs. I. B. Durham, chairman of the ladies' committee, and R. A. Peak, chairman of the entertainment committee.

In the closing moments of a convention a secretary of an organization must watch carefully to keep track of rapidly moving events. Secretary D. G. Foreman evidently knows this and rightfully insisted on knowing just exactly what changes were being voted into the by-laws.

J. W. DeWeese, the fire insurance member of the state insurance commission, knows what it is all about. He was a local agent himself for 18 years. He faced a difficult situation in following the efficient and popular Thomas M. Campbell. He has won the respect and confidence of the agents.

William Thompson, well known insurance lawyer of Dallas, for many years counsel for the Texas association, was on hand. Mr. Thompson has handled many important insurance cases, among them the famous Mississippi case.

About 150 agents of the Fidelity Union companies remained in Mineral Wells over Saturday to attend a house party for the agents of that company.

### FIND NEWSPAPER ACCOUNT OF FIRST TEXAS MEETING

At the suggestion of R. W. Thompson, of Dallas, past president, a vote of



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thanks was given at the convention of the Texas Association of Insurance Agents to State Agent Russel C. McConnell of the Royal, for his gift of a copy of the Dallas "Times-Herald" of July 15, 1898, containing a report of the organization meeting of the Texas association. Mr. McConnell's daughter, in doing some research work on another subject, discovered the story, which occupies nearly two columns in the paper. The organization convention was held at Waco. The first officers were Walter V. Fort, Waco, president; Charles L. Dexter, Dallas, first vice-president; G. W. Ozmont, Palestine, second vice-president; Charles L. Conroy, San Antonio, third vice-president, and Stark West, Waco, secretary. W. L. Stiles, San Antonio, present at the convention in Mineral Wells this week, attended the first meeting in Waco.

#### ARKANSAS AGENTS ASSEMBLE

Meet This Week at Little Rock—Walter H. Bennett to Give Talk

LITTLE ROCK, ARK., May 15.—The annual meeting of the Arkansas Association of Insurance Agents will be held here May 17-18.

Robert W. Newell of the W. B. Worthen Company is president and will preside at the sessions. The address of welcome will be delivered by Mayor Pat Robinson of Little Rock and the response given by Joe Ferrari of Fort Smith. The principal speakers will be: Walter H. Bennett, secretary-counsel of the National Association of Insurance Agents, who will talk on "The Agent's Opportunity"; A. B. Delaney, assistant state insurance commissioner and fire marshal, who will represent Commissioner J. S. Maloney, who has been seriously ill for several months. His subject will be "What the Association Can Do for the Insurance Commissioner and Fire Marshal's Office."

L. R. Martin of Pocahontas, vice-president, will talk on the mid-year conference at Birmingham. Harry K. Albers of Fort Smith will discuss "Local Board Organization, Its Value to Association Work." H. K. Shepherd of Shepherd & Co., general agents, Little Rock, will talk on "Making the Individual and Personal Business of Your Clients the Staple and Strength of Your Agency."

W. B. Miller of the Union Trust Company, Little Rock, will discuss "The Non-Recording Agent and Overhead Writing." Omar Throgmorton of Campbell, Mallory & Throgmorton, state agents of the Aetna Life, Little Rock, will discuss the recent "Merit Rating Rule on Automobiles."

The delegates to the convention will be guests at dinner, May 17, of the companies, general agents, field men and adjusters.

#### OPPOSE NEW AUTO PLANS

Regional Meeting of Oklahoma Insurers Held at Ardmore—James Barron on Program

ARDMORE, OKLA., May 15.—In a resolution adopted at the regional meeting here last week, the Ardmore region of the Oklahoma Insurers pledged to keep on the watch for any proposed class legislation or bills that might prove harmful to insurance agents or the profession as a whole.

Following an explanation of the merit grading plan for automobile insurance by John S. Adams of McCullough & Adams, Oklahoma City, disfavor was expressed. Adverse criticism was also dominant in the discussion of the automobile premium installment plan. The agents believed that rates for the Ardmore territory were so low that the installment plan would be little or no accommodation to the clients and would

work hardship on the agent by increasing bookkeeping and other detail work. Keen interest was evidenced in a discussion of non-ownership liability and property damage and in the features of the 1928 auto manual, recently adopted in this state. With Mr. Adams as leader, the afternoon session took the form of an open forum.

Ralph Tate was chairman of the afternoon session, and C. A. Wilson was general chairman on arrangements. Following of welcome by George C. Gibbons, secretary of the Ardmore chamber of commerce, a response was given by Claude Frenley of Duncan. At the luncheon, Mr. Wilson presided and called upon James Barron of Oklahoma City, district manager of Henry L. Doherty & Co., for the key address of the meeting. Mr. Barron's subject was the "Value of Insurance Salesmen to Their Communities." He suggested holding two general community meetings annually with city officials, fire chiefs and policyholders, in order to cooperate in fighting the fire hazards. He urged close surveillance on the part of agents in enforcing insurance laws and cautioned against overinsurance.

#### Miller Elected President

FORT WORTH, TEX., May 15.—At its annual meeting M. J. Miller was elected president of the Fort Worth Insurance Underwriters Association. J. Lloyd Parker was named vice-president and Drexel G. Foreman was reelected secretary.

The chief discussion at the meeting concerned the reduction of fires of incendiary origin. The association decided to form a citizens' arson committee which will work with the city officials in efforts to prevent fire of that character and to cooperate with the state officials to obtain convictions of persons guilty of arson.

Incendiary fires in Fort Worth, Dallas and some other North Texas cities have been excessive, insurance men said, and the Fort Worth move is one of the many to be taken in the state to eliminate fire bugs and their activities.

#### Pate Escapes Uninjured

OKLAHOMA CITY, May 15.—Unusual luck attended Howard Pate, state agent for the Commercial Union Fire, last week when his automobile turned turtle and he came out unscathed. The steering gear broke and the car crashed into an eight-foot bank and was practically demolished.

#### Father Will Assume Interests

OKLAHOMA CITY, May 15.—The interests and duties of Arthur Head, who was killed in an airplane accident recently, has been assumed by his father, Harry Head. Arthur Head was a partner in the Neff-Head Company. Harry Head has been state agent for Gross R. Scruggs & Co., general agents at Dallas, Tex., for many years and he will retain this connection for the present.

#### Marshall Heads Inspection Bureau

DALLAS, May 15.—The Texas Inspection Bureau held its annual meeting at Dallas and elected P. M. Marshall as president, R. C. McConnell, vice-president, and Carl M. Hunt, secretary. Those three officers with the following will constitute the governing committee: James S. Hereford, Frank O. Long, R. A. Belknap, W. Hugh Hunter, O. F. Grover, Eugene Bullock, T. L. Lauve, Floyd West, D. D. McLarry, George M. Easley, T. F. Brackney and Glen T. Herndon. The report of the manager, S. W. English, was read and heartily approved.

#### Pass Bill to Regulate Mutuals

AUSTIN, TEX., May 15.—The Texas senate has passed a bill to regulate mutual insurance companies. It is designed, according to the authors, Senators Joe Moore and Thomas B. Love, to offer protection against fraudulent companies. It was brought out in debate that a number of mutuals favor the bill.

#### Doscher to Aid in Oklahoma

OKLAHOMA CITY, May 15.—C. H. Doscher, field man of the National Association of Insurance Agents, will come here June 17 for two weeks and will work in the interests of the Oklahoma association. A regional meeting is being ar-

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ana, Texas, Oklahoma and Tennessee.

## Home Insurance Companies

Home Insurance Building

Little Rock, Arkansas

ranged at Enid in June and it is expected Mr. Doscher will be present.

### Eichlitz Agency Sold

Frederick Oppenheimer and Theodore Frederick of San Antonio, Tex., have bought the George C. Eichlitz & Co. agency in San Antonio. Fred Eichlitz will remain with the agency for one year.

### Texas Notes

James S. Keller, prominent Dallas insurance man, lost his wife in an automobile crash near Plano, Tex., when an interurban struck his car.

The city council of University Park, Tex., a suburb of Dallas, is making efforts to reduce the fire insurance rates and secure safety by providing for more rigid inspection of buildings now under construction.

Fire a few days ago destroyed one of the biggest barns and warehouses on Texas prison farms. Some 40,000 bushels of corn and a good deal of other grain burned. The loss was \$125,000.

Fire, originating in the rear of the general merchandise store of E. B. Winn at Richland, Tex., caused property damage of \$100,000 to the town's principal business block before it was brought under control by the fire departments of Richland, Wortham and Corsicana.

O. R. Davis, vice-president and general manager of the Texas Wholesale Grocery Company at Yoakum, Tex., which burned last fall under suspicious circumstances, has been indicted for arson and other charges in connection with the fire. All companies have denied all liability on building and contents.

### Oklahoma Notes

Clarence T. Hubbard, assistant secretary of the Automobile of Hartford, was in Oklahoma City last week.

Fire Sunday destroyed five business buildings and several small structures at Muskogee, Okla., with consequent loss of \$250,000.

Lee Barley, inspector connected with the Oklahoma Inspection Bureau, has resigned to join the staff of the Mountain States Inspection Bureau at Denver.

H. W. Henry, inspector in the oil department of the Oklahoma Inspection Bureau at Tulsa, has gone to Wichita, Kan., to become connected with the Wheeler-Kelly-Hagney Agency.

Elmer G. Brown, special representative of the American Druggists, addressed the annual meeting of the Oklahoma State Pharmacy Association in Oklahoma City, May 14-16 on "Fire Insurance in the Drug Store."

The business district of Newark, Ark., was swept by fire with loss of approximately \$150,000. The fire, which started on the second floor of the Newark drug store, spread quickly and was soon beyond control of the town's volunteer fire department. Other buildings damaged or destroyed included the First National Bank, Reese Mercantile Company, Moore Brothers dry goods store and the Walden-Hockelby grocery store.

### SOUTHERN FIELD

#### PUSHING MEMBERSHIP DRIVE

Good Results Being Obtained in Kentucky Campaign Conducted by State and National Association

LOUISVILLE, May 15.—Excellent results have been obtained in the membership campaign that is being waged in Kentucky by the National Association of Insurance Agents, through Field Agent Charles H. Doscher, and the Kentucky Association of Insurance Agents, in which President Harry B. Wilson of Irvine, Secretary Joe Gausepohl of Covington and some of its active members are taking part.

At Hopkinsville, Ky., Messrs. Doscher and Wilson were instrumental in organization of the Hopkinsville Board, which starts off with 24 members. Two others were out of the city, and all have been signed up to the state and national bodies. W. D. Moore presided at Hopkinsville. At Bowling Green, Ky., seven new members were secured and at Madisonville two were secured, with prospects that three or four more would be added. Carl D. Herndon was regional chairman at Bowling Green. R. S. Wilson at Madisonville and Miss Katie McDaniel at Hopkinsville.

Owensboro, Henderson, Princeton,

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If you met the point of a gun face to face? Nothing—"NOTHING" is right, but how about the loss you would sustain?

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Bank Mercantile Messenger  
Robbery

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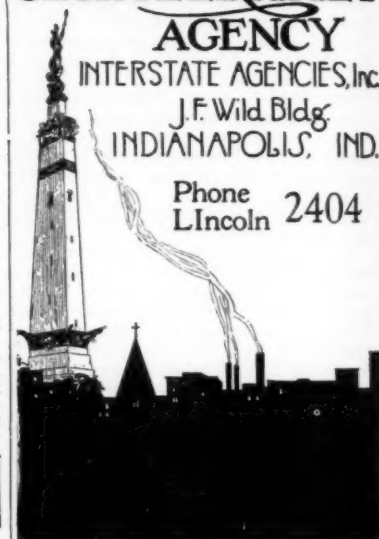
OUR POLICY  
To safeguard and advance  
the interests of our agents by  
consistent betterment of our  
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Mayfield, Fulton, Paducah and one or two other towns will be visited in western Kentucky, before the battleground is shifted to eastern Kentucky.

#### Kentucky Field Meetings Set

The Kentucky Bureau Field Club will hold its annual meeting in Louisville June 10, at which time President R. O. Meserole expects that several company managers will be present from Chicago.

The Kentucky Fire Prevention Association will hold its annual meeting at Lexington June 12.

The Kentucky Fire Underwriters Association will meet at Crab Orchard Springs June 13-14.

#### Stone Gets First American

The Kentucky and Tennessee territory of the First American Fire has been placed with the D. Cliff Stone general agency of Nashville, Tenn. Heretofore the company has been represented in Kentucky by W. P. Swope of the American Eagle. In Tennessee the America Fore field men have had the company.

#### Ferguson Takes State Post

Garth K. Ferguson, general agent at Louisville for the Manhattan Life, has been appointed supervisor of field agents in the Kentucky department of fire prevention and rates, to fill a vacancy caused by the resignation of W. E. Rogers. Mr. Ferguson was a member of the state senate in 1926 and 1928.

#### Vernor Speaks at Chattanooga

"The Value of Organized Fire Prevention" will be told at the forenoon session of the third annual Southern States Safety Conference at Chattanooga, Tenn., Friday of this week, by Richard E. Vernor, manager of the fire prevention department of the Western Actuarial Bureau. "The Control of Accidents in Industry" will be dealt with at the afternoon session by W. Dean Keefer, chief engineer and director, industrial division, National Safety Council.

#### Confer On Qualification Law

BIRMINGHAM, ALA., May 15—George Thigpen, Alabama superintendent of insurance, is to confer May 24 with Charles L. Gandy, president of the Alabama Association of Insurance Agents, in an effort to bring about better functioning of the state agency qualification law. A committee will probably be appointed to investigate the situation and to devise a method for improving it.

#### Reduce Rates for Memphis Suburbs

MEMPHIS, TENN., May 15—Suburban dwellers in Memphis will get a reduction in fire insurance rates of 40 to 60

percent as a result of extension of the city limits, even before the new territory is officially taken into the city proper.

This was determined when the Tennessee Inspection Bureau published a new schedule of rates for those houses in the annexed territory which are within 2½ miles of a fire station and within 600 to 1,000 feet of a fire plug. If the hydrant measurement is 600 feet or under the lower rates will apply, while if it is 1,000 feet the higher rate will take effect.

The new rates cover a large portion of the 20 square miles of suburban territory which will be taken into the city Nov. 1. Five new fire stations are planned to be built in the new territory through funds supplied by a bond issue.

#### South Carolina Meeting

President S. F. Cannon of the South Carolina Association of Insurance Agents is now preparing for the annual meeting to be held in his home city, Spartanburg, June 13-14.

#### Hold Regional Meeting at Hopkinsville

The regional meeting of the Kentucky Association of Insurance Agents for Christian, Todd, Trigg and adjoining counties was held at Hopkinsville. C. H. Doscher of the National association, Harry B. Wilson of Irvine, president of the Kentucky association, and Joseph Gausepohl of Covington, secretary of the association, met with the agents and addressed them.

#### Set Virginia Agents' Meeting

The Virginia Association of Insurance Agents will hold its annual meeting June 27-28 at the George Mason hotel at Alexandria.

#### Virginia Notes

The Presidential Fire & Marine of Chicago has entered Virginia to write general fire lines. F. W. and H. A. Jones of Suffolk will be state agents.

T. Garnett Tabb, well known local agent of Richmond, Va., has been elected president of the Lions Club of that city. Ben A. Ruffin, a former president of the club, is now international president of the Lions. He also operates a local agency in Richmond.

#### Kentucky Notes

Charles J. Lingenfelder, manager of the service and brokerage department of the America Fore group, was in Louisville this week.

James B. Smith, 69, owner of the local agency of Barbee & Castleman, Louisville, died last week following an illness of four months.

Mrs. Emma B. Miller, 79, mother of Edward J. Miller, former president of the Louisville Board, died last week following a long illness.

Richard E. Vernor, manager of the fire prevention department of the Western Actuarial Bureau, will address the annual convention of the Kentucky Federation of Women's Clubs at Ashland, May 21.

## COAST AND MOUNTAIN FIELD

### AGENTS FORM ORGANIZATION

Southern California Insurance Agents Association Launched in Los Angeles  
—Battles Temporary Chairman

LOS ANGELES, May 15.—The Southern California Insurance Agents' Association was formed in Los Angeles last week, as an auxiliary of the state association, at a meeting called for the purpose by the Los Angeles Fire Insurance Exchange. Percy H. Goodwin, prominent San Diego agent, presided as temporary chairman at the meeting, which was attended by 75 agents, representing officially 57 southern California cities. After deciding upon the name of the organization, Eugene Battles, president of the Los Angeles exchange, was elected temporary chairman and C. J. Duncan, manager of the exchange, as secretary of the committee to draw up rules and regulations. The general purpose of the association, as explained, is to secure closer cooperation among agents in matters vitally af-

fecting fire insurance in the territory represented by the members of the organization. Another meeting will be held in two weeks to pass upon the proposed rules and regulations.

### FISHBACK APPEALS CASE OVER SUSPENSION ORDER

OLYMPIA, WASH., May 15.—A case which will probably determine definitely the constitutionality of the insurance code of 191, authorizing the insurance commissioner to suspend the license of a company which he believes is precipitating a rate war by lowering rates, will be heard some time during the fall term of the supreme court, unless the interested parties stipulate for hearing at the coming session of the court.

Commissioner Fishback is appealing from the ruling of Judge Wright of Thurston county that the section of the code referred to is unconstitutional. The judge reversed the commissioner's suspension of the Continental on the ground it precipitated a rate war by

## The Obligations of an Insurance Company to the Public

We owe the public not only the fulfillment of our policy contracts, but a complete accounting of our revenues, costs and profits, a fair rate structure, sincere efforts in aid of loss prevention, and a competent staff of agents, justly recompensed but not overpaid.

Organized 1881

*The Columbia*  
FIRE INSURANCE COMPANY  
OF DAYTON, OHIO

Capital \$1,000,000

OWNED AND MANAGED BY THE AMERICAN OF NEWARK

## Iowa is in the Insurance Belt

as well as in the corn belt. You wouldn't think of recommending corn from the Atlantic Seaboard! Why not represent the Tall Grown Company in the Tall Corn State?

Fire  
Lightning  
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Automobile  
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NATIONAL  
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COMPANY  
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Write for  
Agency  
Openings  
in Iowa

Stock Company

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## UNION INSURANCE COMPANY OF INDIANA

Automobile Plate Glass Public Liability

Correspondence with Local Agents invited in  
INDIANA ILLINOIS MISSOURI

Executive Office, Indianapolis

## FIRE RE-INSURANCE Treaty and Facultative RE-INSURANCE CORPORATION OF AMERICA

84 WILLIAM STREET, NEW YORK, N. Y.

President  
HORACE R. WEMPLE

Secretary  
H. D. BURROUGH

### FINANCIAL STATEMENT as of January 1, 1929

ASSETS	
Bonds and Stock (Book Value).....	\$1,227,253.93
Collateral Loans .....	500,000.00
Cash in Banks .....	119,305.96
Agents' Balances .....	306,884.02
Accrued Interest .....	10,326.95
Market Value Stocks and Bonds—over Book Value .....	908.92
	<u>\$2,164,679.78</u>
Agents' Balances over 90 Days.....	10,387.07
Total Assets .....	<u>\$2,154,292.71</u>
LIABILITIES	
Reserve for Losses.....	\$ 95,357.82
Unearned Premium Reserve.....	901,544.18
Other Reserves .....	20,000.00
Capital .....	\$300,000.00
Surplus .....	837,390.71
Surplus to Policyholders.....	1,137,390.71
Total Assets .....	<u>\$2,154,292.71</u>

#### Division Offices

R. H. Erickson, Inc.  
172 W. Jackson Boulevard  
Chicago, Illinois

Dwight Selby & Co.  
114 Sansome Street  
San Francisco, California



## Germanic Fire Insurance Company of New York

Chanin Building

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Chairman of the Board

CARL SCHREINER      HAROLD G. ARON  
Chairman Executive Committee      Chairman Finance Committee

NORMAN T. ROBERTSON  
President

HARRY A. GRANT      H. E. ECKHOFF      E. A. MORRELL  
Vice President      Treasurer      Secretary

#### Directors

C. E. Albright	Julian M. Gerard	Leo Kaufmann	Norman T. Robertson
Harold G. Aron	Charles H. Cristede	Herman A. Metz	Carl Schreiner
James A. Beha	Basil Harris	Rudolph Pagen-	Jesse Spier
William H. Bradt	August Heckscher	stcher	Mason B. Starring,
H. E. Eckhoff	Oscar Heyman	A. Portfollo	Jr.
	R. H. Johnston		Max L. Telch
	John W. Van Allen		

Capital \$1,000,000      Surplus \$1,500,000

#### Writing

Fire	Tornado	Rents	Automobile
Fine Arts	Parcel Post	Inland Marine	Registered Mail
Tourist Baggage	Transportation Floaters	Use & Occupancy	
All Risk Furs & Jewelry		Riot & Civil Commotion	

Opportunities for Progressive Agents in Profitable Cities and Towns

filing a 35 percent deviation in rates for fire insurance on mercantile buildings.

#### Merritt Heads Oregon Committee

Alfred L. Merritt, secretary of the Pacific Coast department of the America Fore group, has been elected president of the Oregon Advisory Committee.

#### Expect Big Fresno Meeting

SAN FRANCISCO, May 15.—The annual meeting of the Fresno Association of Insurance Agents will be held May 21. It is expected it will be the largest meeting ever held by that body and arrangements have been made to take care of at least 200. Present plans contemplate the attendance of a delegation of company executives and field men from San Francisco who, it is expected, will take part in the program. If the plans materialize this will be one of the largest meetings ever held by a local association in California.

Fresno is the home of Nye B. Swett, president of the California Association of Insurance Agents.

#### Vote on General Cover Rules

SAN FRANCISCO, May 15.—The Pacific Board is circulating for vote of the members new rules governing the writing of general cover policies for the purpose of making them uniform with the rules and methods employed in other sections of the United States. It is expected these rules will be adopted.

#### Archer Company Elects Officers

Louis F. Knight and P. H. Vance were elected vice-president and secretary respectively of the Allen T. Archer Company of Los Angeles at a meeting last week commemorating the firm's 17th anniversary. Prior to 1924, when Mr. Knight joined the Archer company, he served 19 years with the Fireman's Fund.

Mr. Vance, who has been head of the casualty department for the past three years, was formerly associated with the National Surety and the Metropolitan Casualty. John W. Sewall has also been added to the agency staff and placed in charge of aircraft insurance. He was formerly with the General Motors Acceptance Corporation at Los Angeles for three years, prior to which he was connected with the Los Angeles office of the Pacific Board.

#### National Union Moves

The National Union companies have moved their Denver, Colo., office to 610 Insurance building, 14th and Champa streets. George D. Edwards is state agent.

#### Coast Notes

The Paul J. McCoy Company of San Francisco has been appointed general agent for the Industrial Fire of Ohio.

H. F. Risbrough, deputy insurance commissioner of California, with offices in Los Angeles, is spending a week in the San Francisco office.

W. L. Wallace, vice-president and general manager of the Associated Fire & Marine, who has been in southern California on an agency trip, has returned to the home office in San Francisco.

Miss F. M. Robinson, assistant secretary of the Associated Insurance Fund, holding corporation of the Associated companies of San Francisco, has returned to her desk after several weeks' absence due to severe illness.

J. W. Reynolds, president of the United Pacific Casualty, who has been in San Francisco for several days visiting Harry L. Simpson, Pacific Coast manager of the Virginia Fire & Marine, which Mr. Reynolds represents in Seattle, attended the Pacific Board meeting at Del Monte.

The Mercury St. Paul-Mercury Indemnity are reported to have withdrawn representation from the agency of Anderson & Balcomb, Albuquerque, N. M.

## NEWS FROM EASTERN FIELD

#### ADJUSTERS MEASURE SIGNED

Amend Qualifications in Pennsylvania—  
Cannot Engage in or Be Connected  
with Salvage Business

PHILADELPHIA, May 15.—Much interest has been evinced in senate bill 1238, amending qualifications for public adjusters, since its signing the other day by Governor Fisher. The measure, which passed the legislature almost unnoticed, has now become the center of interest.

The amended qualification bill specifies that no license may be obtained by anyone who shall "engage or be interested in or receive any profit from any salvage or similar business."

All public adjusters are required to first enter into a contract in writing on a form approved by the insurance commissioner and executed in duplicate by the adjuster and the assured. One copy of the contract and a full record of transactions must be kept on file and open to inspection at all times by the insurance commissioner, his deputy or his examiners.

Requirements for public adjusters prior to receiving licenses have been made more stringent by requiring that before receiving a license, a bond for \$5,000 must be delivered to the insurance commissioner.

The penalty for violations was also made more strict, the bill being changed from "not exceeding \$500" to read "to pay a fine or not less than \$500 nor more than \$1,000."

#### WELL-KNOWN PITTSBURGH GENERAL AGENCIES MERGE

PITTSBURGH, May 15.—Hoover & Diggs Company and Johnston & Harder, incorporated general agencies, have come together and will continue business in the Arrott building, each agency preserving its individuality with its customers and agents, but the business machinery will be in the form of an

operating company incorporated for the purpose.

The writing and personal touch with clients will be through Hoover & Diggs Company and Johnston & Harder, whereas the business detail and office operation in behalf of the respective agencies will be handled by the Affiliated Insurance Agencies, Inc.

The general offices will be located on the tenth floor of the Arrott building but additional space has been secured on the ninth floor to house the enlarged staff of department heads and employees. The combined agency operation will be one of the largest in western Pennsylvania.

These general agencies write every form of insurance, including life, for which the combined agencies will continue to represent the Pacific Mutual.

#### New England Blue Goose Elects

BOSTON, May 15.—Felix F. Porter, state agent of the Phoenix of England, was elected most loyal gander of the New England Pond Blue Goose at its annual meeting at Suntaug Inn.

Benjamin F. Freeman was elected supervisor; D. B. Atwood, custodian; Clayton K. Brooks, guardian; Stephen L. Burgher keeper and H. V. Thayer, welder. Mr. Thayer was also elected delegate to the grand nest meeting.

#### Unveil Hexamer Memorial Tablet

PHILADELPHIA, May 15.—When the semi-annual meeting of the Philadelphia Association of Fire Underwriters is held tomorrow, a bronze memorial tablet in honor of Charles A. Hexamer is expected to be unveiled.

The late Mr. Hexamer had been secretary of the association for many years and had been associated in the fire insurance business for about 50 years.

#### Pittsburgh Agents Lose Line

The local agents at Pittsburgh have lost the Koppers Company line, which until recently was placed in their city. The insurance amounted to about \$25,000,000. It is understood that Marsh & McLennan have gotten the order but will write only an excess cover. The Koppers Company and its subsidiaries will become self insurers up to a certain amount. Marsh & McLennan will act as



advisors in the way of fire prevention and insurance.

### Checking Up on Adjusters

Commissioner M. H. Taggart of Pennsylvania has asked the cooperation of the fire insurance companies in regard to the new law bringing public adjusters under the supervision of the insurance department. This will probably result in his getting some inside information.

### Eastern Notes

Charles C. Hannah, manager of the eastern department of the Fireman's Fund and Home Fire & Marine, paid a brief visit to the Baltimore agencies last week.

W. Stran McCurley, president of White

& McCurley, one of the oldest Baltimore general agencies, is recovering from a serious operation at Johns Hopkins Hospital. He is also a member of the board of governors of the Association of Fire Underwriters of Baltimore City.

### New England Notes

Two fire companies were admitted to Maine the past week, the Carolina of Wilmington, N. C., and the Twin City.

The Davis Agency, just organized at Providence, R. I., will be located in the New Industrial Trust Building and be managed by Henry E. Davis.

Ward Webster, for some years a well-known agent in Malden, Mass., was sentenced to 19 months in the house of correction on the charge of larceny of premiums to the amount of \$2,519 from several Boston firms.

the public. The new form is deductible in the amount of the assured's retention under it, or to the amount of \$50. However, many potential buyers can do just as well with the straight form and the best deductible indicated to be written with the form.

The new 20 percent reduction for private passenger cars applies in territories that are under collision schedules from No. 26 to No. 35. It includes nothing but private passenger cars.

Some western automobile superintendents are frank in their admission that

they have not made money from the collision line even in the country territories, and cannot fathom how they can make money under the new plan.

These superintendents, however, believe that if the conference companies can get a sufficient spread of business and can increase their premium volume as it should be increased, even the collision line will produce a profit. That this spread and this premium volume might be obtained, the new form and the reduction were adopted. It is admitted that the changes are no substitute for

## MOTOR INSURANCE NEWS

### CHANGES BRING DIFFICULTY

#### Action Taken by Sectional Conferences Is Forcing More Rigid and Comprehensive National Body

NEW YORK, May 15.—If further evidence were needed as to the desirability of reforming the present method of handling automobile fire and theft business the country over along the lines broadly determined upon by the companies generally at their meeting in this city on April 17, it was afforded through the recent action of a sectional conference in changing its fleet rating rules, to the considerable embarrassment of all offices writing in other jurisdictions. This constant clashing of regulations by the various divisional conferences has been a source of no end of trouble to head office men. It is very largely responsible for their determination to create a strong national organization for handling the business in the country as a whole, thereby insuring uniformity of action; modified only to the degree as may be called for by peculiar local conditions and then only with the sanction of the governing body. The making of particular rules or the issuance of special policy forms by the sectional conferences in times past, without any reference to the effect such proceeding may have upon the business elsewhere, has led to a number of embarrassing situations.

### AUTO MEN HOPE FOR BEST

Some Believe New Rate Reduction and "50-50" Policy for Collision Will Bring Good Results

Automobile men in western conference territory seem to be viewing the "50-50" policy and the 20 percent rate deduction for the collision cover more

with hope than with certainty that it will solve some of the problems of the line. The collision line has given trouble for years, and the companies still are not out of the woods with it. Not so many months ago the rate was cut in Indiana, where mutuals are particularly strong, and then in a few weeks the old rate was re-established. The companies did not make the retraction, though, until agents had begun to get results under the new rates, and since then the producers have been asking for the reduction again, or for something that would take the place of one.

#### "50-50" Is Deductible

It is pointed out by some automobile men that in effect the "50-50" policy is a deductible. They do not say, however, why the deductible is needed when the companies have just adopted a new set of deductibles, a set designed to make collision insurance, and especially the cover with a deductible, attractive to

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**Great American  
Indemnity Company  
New York**

Casualty  
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Fidelity and  
Surety Bonds

## Mr. Insurance Broker—

Does your client's old appraisal still tell the truth? Occasional alterations and depreciation can change plant values amazingly in a few years.

## G. C. Hetlage & Co.

*Experienced Appraisers*

Planters Building

St. Louis, Mo.

### MISSOURI

### KANSAS

## J. H. Good General Agency

#### REPRESENTING

Iroquois Fire Ins. Co.  
Detroit F. & M. Ins. Co.  
Minneapolis F. & M. Ins. Co.  
The State Assurance Co., Ltd.

KANSAS CITY, MO.

*Agents Wanted in Unoccupied Territory*

Organized 1867

## WHEELING FIRE INSURANCE CO. WHEELING, WEST VIRGINIA

Capital \$200,000.00

Surplus to Policyholders \$447,420.22

Assets \$988,795.54

O. E. STRAUCH, Secy. WM. V. FISCHER, Asst. Secy. C. W. VOELLGER, State Agent  
**SAFE SOLID SOUND**

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A growing company—A growing agent  
working and growing together.  
**Do You Represent The HANOVER?**

\$3,000,000 Capital

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**The HANOVER FIRE INSURANCE COMPANY of New York Charles W. Higley, Pres.**

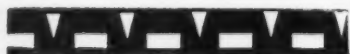
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you need to know!*

Eppley Hotels are known throughout the country for hospitality, courtesy, service. If it's an Eppley Hotel, "that's all you need to know!"

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HOTEL ROME  
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HOTEL CAPITAL  
Norfolk, Neb....HOTEL NORFOLK  
Council Bluffs,  
Iowa .....HOTEL CHIEFTAIN  
Marshalltown,  
Iowa .....HOTEL TALLCORN  
Cedar Rapids,  
Iowa .....HOTEL MONTROSE  
Sioux City, Ia...HOTEL MARTIN  
Sioux Falls,  
S. D.....HOTEL CARPENTER  
HOTEL CATARACT



## In St. Louis

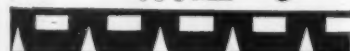
### HOTEL MAYFAIR



In the center of business, theatre and shopping district—with a quiet, exclusive atmosphere and unusual features that make it decidedly an hotel of distinction.

8th and St. Charles  
HEISS HOTEL SYSTEM  
OWNERS AND OPERATORS

400 ROOMS from \$3.00  
BATHS



Hotel Russell-Lamson  
Waterloo, Iowa

300 Rooms

Fireproof

### A Hotel of Character

The character of a hotel is indicated by the class of people to whom it caters. When leaders in the business and professional worlds visit Cleveland, their friends seldom ask in what hotel they may be found. It is expected that they will make The Hollenden their home when in Cleveland.

There is an atmosphere of home-like comfort, efficient, yet unobtrusive service, and a charm of surroundings which makes the guest feel thoroughly at home.

1050 ROOMS—1050 BATHS  
300-CAR FIREPROOF GARAGE  
RATES \$3.00 AND UPWARDS

In Cleveland It's  
THE HOLLENDEN  
Theo. DeWitt, Vice Pres.  
& Gen. Mgr.  
Superior Ave. at East Sixth St.

In Cleveland It's  
THE HOLLENDEN

"The Casualty Insurer, in our opinion, is one of the best insurance magazines published and we read every word of every issue."—TWIN FALLS TITLE & ABSTRACT CO., Twin Falls, Idaho.

selling effort, but it is the opinion of some automobile men that the local agents now will push the harder for business—will really work, now that they have an offensive weapon to use against mutual, reciprocal and cut-rate competition. That remains to be seen.

#### Guest Case Decided

Plaintiffs, riding with defendant as his invited guests, were injured when his automobile was struck by a train at a highway crossing in Iowa. Under the Iowa statute he was not liable for injuries to such guests unless caused by his "reckless operation" of the vehicle. Held, that the finding that he operated the vehicle in a reckless manner is sustained by the evidence. Reckless as used in the statute includes conduct evincing an indifference to or heedless disregard of obvious duty and of probable consequences and dangers, and an instruction limiting its meaning to an intentional failure to perform a plain duty was properly refused. Affirmed. Brandsoy vs. Bromeland, Sup. Ct. Minn.

#### 50-50 Plan May Spread

The 50-50 automobile fire and theft cover recently sanctioned by the Western Automobile Underwriters Conference and previously adopted by the Pacific Coast Conference in Texas may later be ap-

proved for the remaining sections of the country, although this is by no means certain. Various managers are strongly opposed to the idea. The insurance commissioner of Maine is on record as objecting to the form, while Commissioner Button of Virginia is understood to have expressed the individual opinion that it violated the anti-rebate law of his state.

#### Guaranty Mutual Licensed

OKLAHOMA CITY, May 15—The Oklahoma insurance board has licensed the Guaranty Mutual Automobile of Muskogee to operate in Oklahoma. The company will write only automobile fire and theft coverage. W. E. Rowsey and E. M. Board of Muskogee are its managers.

#### Will Continue Insurance Annex

ST. LOUIS, May 15—The reelection of nine members of the board of governors of the Automobile Club of Missouri at the annual meeting makes certain that the inter-insurance exchange of the club will be continued at least for another year.

Let the Sales Training Course in Accident and Health Insurance train and fit you to go out and GET THAT A. & H. BUSINESS. Write The National Underwriter Company, 420 East Fourth street, Cincinnati, O., for FREE descriptive booklet.

Connecticut Ave. & Woodley Rd.  
1200 ROOMS WITH BATH  
ALL OUTSIDE ROOMS  
Rates—\$5.00 Single  
And—\$8.00 Double  
Write for Special Summer Rates  
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**WARDMAN PARK HOTEL**  
Washington, D.C.

### BREVOORT HOTEL

Madison Street CHICAGO  
East of LaSalle

#### Insurance Headquarters

Brevoort Hotel upholds worthily the best traditions of American hotels famed for hospitality.

### When in Lincoln Hotel Cornhusker

300 Rooms

Without Bath, \$1.50 and \$2 per Day.

With Bath,  
\$2.50, \$3, \$3.50 and \$4 per Day.



## Western Bureau to Be Militant

(CONTINUED FROM PAGE 3)

with the Western Union that there must be some liberalization in underwriting practice in order to meet the demands of assureds. The feeling was expressed that there is too much red tape, there are too many rules and the business has gotten itself tied into knots while outside companies have not been slow to take advantage of the situation. This has resulted in very desirable lines being taken by the nonaffiliated companies, mutuals and reciprocals. The Western Insurance Bureau went on record as favoring the liberalization of underwriting rules and practices in order to meet the demands of the day and keep in step with progress.

### Attorney Silber's Report

Attorney Fred D. Silber, in reporting on litigation in Missouri, Kansas and Kentucky and also covering the tax litigation in Illinois, said that one of the unfortunate features of the decisions was a lack of uniformity as to what constituted underwriting profit and methods of computing the profit. He said that in Illinois undoubtedly each company would consider its best interests in deciding whether it would agree to the compromise tax proposal. Where a company has not been in the state for many years it might consider it best to wait and see whether the Illinois supreme court will not eventually declare section 30 unconstitutional. Others with a large amount of unpaid tax will probably not care to take a chance and will agree to a compromise.

### Change in Control

The Western Insurance Bureau during the year was confronted with two incidents that caused considerable perturbation. One was the purchase of the National Liberty group by the Home of New York, the National Liberty companies being members of the Western Insurance Bureau and the Home of New York being in the Western Union. The second was the purchase of the Globe of Pittsburgh by the Corroon & Reynolds organization, an outside fleet. Attention was called to the fact that a rule of the Western Insurance Bureau governs a transaction of this kind. Where a bureau company comes under stock or business control or becomes affiliated with a company or management not connected with the Western Insurance Bureau, such company's membership with the bureau automatically and immediately ceases unless the purchasing office at once declares its intention to become affiliated with the Western Insurance Bureau and comply with all its rules.

### Too Much Red Tape

There was considerable discussion over the point that too long a time is taken before action can be secured where business is in jeopardy. A number of members stated that there needs to be more flexibility in underwriting requirements. The machinery is oftentimes too cumbersome. There seemed to be a sentiment in favor of gearing the machinery in such a way that quicker action could be gotten where attacks came from the outside and business or agencies were in jeopardy.

### Uniform Forms Report

The uniform forms committee in its report stated that the most important change in recent months had been the adoption of the New York standard mortgage clause in lieu of the National Board clause. This change was brought about through the negotiations of a special committee with the Mortgage Bankers Association of America and will result, in the opinion of the committee, in doing away with a large number of objectionable mortgage clauses used by individual mortgage bankers. During the 12 months ended February last, the committee printed a total of 111,557,500 forms.

The committee on the Cook County

Loss Adjustment Bureau reported that 27,421 cases were adjusted during the year. The committee stated that the bureau was functioning in most satisfactory shape. The Western Insurance Bureau members always devote considerable time to going over reports of the Underwriters Adjusting Company and Western Sprinkled Risk Association. T. A. Pettigrew, manager of the former, and J. Harvey Patterson, manager of the latter, gave very excellent reports. Manager J. V. Parker of the Western Actuarial Bureau gave a talk at the subscribers' actuarial meeting which was regarded as very impressive and forward-looking.

President Rawlings presided over the deliberations to the satisfaction of all. He was unanimously reelected and given a hearty hand for the work he has done.

### Attitude on Separation

The Western Insurance Bureau is not embarking on a blanket separation program. Heretofore it adopted a resolution declaring that when a bureau company found that its business was sloughing off in an agency, and it found that the cause of it was the presence of a nonaffiliated company, it could retire and notify the other bureau companies in the agency of the situation. It was up to them to act accordingly if they desired. No other bureau companies were allowed then to go into the agency. Furthermore, the Western Insurance Bureau companies sent out a contract to agents to be signed, stipulating that these agents must agree not to take from any other company a higher commission than the bureau companies pay. It is now the intention of the Western Insurance Bureau to insist that these rules be followed. In other words, it will take up its agencies one by one and where it is found that the non-affiliated companies are gaining ground, the rules will be strictly enforced.

No reference of any kind was made to the Chicago situation at the meeting. The general impression was that the board rules are working satisfactorily and there is no need to take any specific action.

### WESTERN BUREAU NOTES

President Neal Bassett of the Firemen's, who had only missed one other Western Insurance Bureau meeting during his career, was absent from Richmond, as he had gone to the Pacific Coast, owing to complications having arisen with the Pacific Board.

Rodney Davis, United States manager of the Prudential, was present Wednesday and stayed over for the dinner that night.

A delegation left on the noon train Thursday from Richmond to catch the 3:15 train on the B. & O. from Washington for Chicago. It was headed by Manager J. V. Parker of the Western Actuarial Bureau and Attorney Fred D. Silber. Owing to a freight wreck some distance from Richmond the delegation missed the train by upwards of two hours.

At the good fellowship dinner Wednesday evening, H. A. Clark of the Firemen's presided as toastmaster and paid special tribute to the excellent work of President Ralph Rawlings for his unselfish devotion to the cause. There were brief talks by Secretary B. C. Lewis of the Virginia Fire & Marine, C. M. Cartwright of The National Underwriter and Mr. Rawlings.

Harold Junker of the Crum & Forster organization attended the meeting.

L. E. English of Richmond, general agent of the Boston, Old Colony and Camden, was present at some of the sessions. He and Mrs. English attended the good fellowship dinner.

B. C. Lewis, Jr., secretary of the Virginia Fire & Marine, hobnobbed with people in the hotel lobby. At the good fellowship dinner he was accompanied by his father, B. C. Lewis, Sr.

Edmund Winchester, vice-president of the Boston, was present at the meeting

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STATEMENT JANUARY 1, 1929

CAPITAL

**\$2,000,000.00**

RESERVE FOR ALL OTHER LIABILITIES

**2,166,878.04**

NET SURPLUS

**5,032,914.66**

ASSETS

**9,199,792.70**

SURPLUS FOR THE PROTECTION OF POLICY HOLDERS

**\$7,032,914.66**

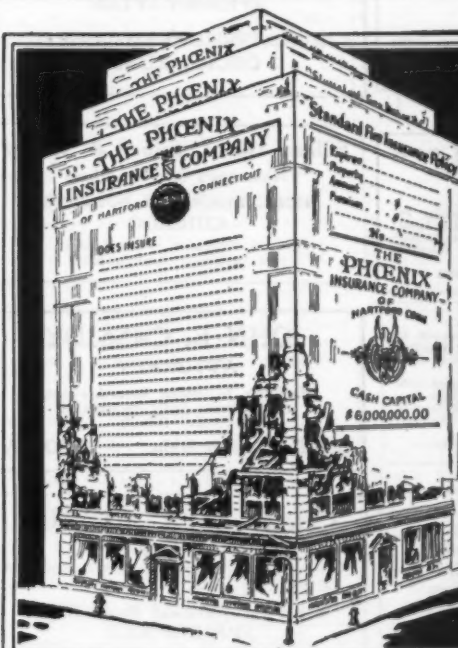
LOSSES PAID POLICY HOLDERS

**\$12,370,008.08**

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in honor of President Ralph Rawlings,  
western manager of the company.

\* \* \*

The Agricultural was represented by  
Secretary W. A. Seaver and Superin-  
tendent of Agents Dickey.

\* \* \*

Vice-President W. Perdue Johnson of  
the home office of the Security at New  
Haven attended the meeting.

\* \* \*

Secretary Elwood S. Thompson of the  
Camden Fire, who with Vice-President  
Barry Truscott, represented that com-  
pany, was formerly connected with the  
old western office of the Girard Fire &  
Marine at Chicago when the late Wil-  
liam E. Rollo was manager.

\* \* \*

A number of the members arrived on  
Tuesday and, headed by Manager C. N.  
Gorham of the American, visited the his-  
toric features of Richmond.

\* \* \*

General Manager Rudolph Belcher and  
Mrs. Belcher and Assistant General Man-  
ager Fred B. Schad and Mrs. Schad of  
the Western Insurance Bureau drove  
down in the Schads' new car. Mrs.  
Belcher and Mrs. Schad did all the driv-  
ing but the men attempted to drive from  
the back seat.

\* \* \*

Vice-President Paul Sommers of the  
American was present during the entire  
meeting.

\* \* \*

The committee on time and place for  
the next meeting consisted of F. S. Dan-  
forth, Millers National; Paul Sommers,  
American, and D. W. Crane, Ohio Farm-  
ers.

\* \* \*

The committee on president's address  
consisted of W. E. McCullough, Hamp-  
ton Roads; Fred M. Gund, Crum & For-  
ster, and E. T. Lyons, Columbian Na-  
tional.

\* \* \*

H. A. Clark, Firemen's, and W. D. Wil-  
liams, Security of New Haven, were ap-  
pointed on the nominating committee.

\* \* \*

E. T. Tanner of the Security, chairman  
of the committee on field club meetings,  
was not able to be present but sent in a  
report calling attention to the fact that  
the clubs are functioning in a very sat-  
isfactory way. They did most excellent  
service at the time of the National Lib-  
erty issue. The committee urged that  
bureau managers attend these meetings  
during the season. Committees were as-  
signed to be present at each meeting.

\* \* \*

W. E. McCullough, the new general  
manager of the Hampton Roads Fire &  
Marine, was accompanied by Clem Beck  
of his home office, who has just been  
appointed assistant general manager.

## N. F. P. A. Holding Annual Session

(CONTINUED FROM PAGE 6)

the field engineers during the past five  
years and also during the year just  
closed. In the past five years the engi-  
neers have made several visits to cities  
of 20,000 population or more as follows:  
In the eastern section of the country,  
79 of 163 cities, or 48 percent; in the  
midwestern section, 51 of 150 cities, or  
39 percent; in the southern section, 38  
of 65 cities, or 58 percent.

In the past year the engineers reached  
86 of 94 cities which had shown an  
average five-year per capita loss figure  
in excess of \$4. An unusually complete  
survey of Boston is about ready for re-  
lease. Engineer H. L. Bond showed  
some interesting slides made from charts  
to be used in that report. One showed  
a clear relation between Boston fire  
losses and Boston business conditions  
as measured by the net sales of Boston  
department stores, both taken over a  
period of 10 years. When sales were  
up, losses went down, and vice-versa.

Dana Pierce and C. H. Mowry pic-  
tured the points of progress in study-  
ing and correcting fire hazards during  
the last year. The Monday sessions  
closed with the reports on general pro-  
gress of fire control in the United States  
and Canada, presented for the former  
by Frank Jordan, president of the asso-  
ciation, and for the latter by George F.  
Lewis, deputy fire marshal of Ontario.

In his address to the convention, Presi-

dent F. C. Jordan reviewed the organ-  
ization's accomplishments for the year,  
which aside from the field activities in-  
cluded removal of the national offices  
to more commodious quarters in Bos-  
ton, increase of the field service force  
to six men, making possible more fre-  
quent contact with cities which are now  
showing good records in decreased fire  
losses; the Boston survey, which the  
president believes is the forerunner of  
an activity which will be of great value  
to American cities; an enlarged quar-  
terly bulletin, with advertising pages  
which increase the value of the publica-  
tion; increased membership; more sat-  
isfactory financial condition, and an ex-  
cellent spirit of cooperation accompa-  
nied by broadening of general activity.

Albert T. Bell, chairman of the ex-  
ecutive committee, reported for that  
body. He commented particularly on  
the work of the technical committees  
of the organization, which has been  
steadily advanced. "If we were to  
point out any special accomplishment,"  
he said, "we might refer to the advance-  
ment of the regulations on bus garages,  
protective signaling systems, first aid  
fire appliances, coal pneumatic cleaning  
plants, carbon dioxide extinguishing sys-  
tems, gasoline tank trucks, marine oil  
terminals, gasoline filling stations and  
rural fire apparatus."

## Fire Prevention Helps

In his report as managing director,  
Franklin H. Wentworth said that al-  
though the organization seems war-  
ranted in assuming that the fire waste  
drop of 1927 was not entirely the result  
of intelligence, still it is a fair conclusion  
that part of the drop may be put forward  
as a consequence of fire prevention ac-  
tivity. He said that industry would  
never have been responsive to fire pre-  
vention activity had the N. F. P. A. con-  
tinued to regard it merely as an educa-  
tional target. Industry and commerce  
have been included as participants in  
fire prevention activity, and the results  
of this participation are plainly in evi-  
dence. In conclusion he said: "We can  
see that under all our organized activi-  
ties of research, education and rule-mak-  
ing, the projects we can promote to-  
gether, lies the domain of our duty as  
individuals in our own communities."

## TEXAS BOARD SEEKS DATA

Companies Ordered to Submit Experi-  
ence Figures for 1927 and 1928  
on Automobile Business

AUSTIN, TEX., May 15.—The Texas  
board of insurance commissioners this  
week issued orders for new rules and  
rates applying to automobile liability  
insurance in this state. The board has  
under consideration the issuance of a  
standard uniform policy at an early date.  
The rules provide for a form now used  
in a majority of the states for the col-  
lection of experience data, premiums and  
losses paid, which are to be filed by com-  
panies with the board.

## Manuals Being Prepared

New fire and theft manuals as well as  
new casualty manuals incorporating the  
various orders issued by the board and  
showing the net rates are being pre-  
pared under the supervision and direc-  
tion of the insurance board and will  
soon be available to insurance com-  
panies.

All insurance companies writing auto-  
mobile insurance in Texas will be re-  
quired immediately after the manuals  
have been printed to obtain and file in  
duplicate with the casualty division of  
the insurance department both the fire  
and theft and casualty manuals. Each  
company will be required to recall from  
all its Texas agents all old manuals  
and orders pertaining to automobile in-  
surance, substituting the new and re-  
vised manuals.

All persons or companies desiring new  
rates or rules or amendments must file  
with the casualty division four copies  
of the rates, rules or amendments sought.

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# The National Underwriter

May 16, 1929

CASUALTY AND SURETY SECTION

Page Forty-three

## Solons Seeking More Money

Present Legislative Year Is Notable for Number of Bills That Affect Insurance

### MANY HAVE BECOME LAW

Orgy of Spending Causes Law Makers to Look for New Sources of Money, That Spending May Continue

NEW YORK, May 15.—The present legislative year is notable for the large number of bills introduced in the different states, affecting, some favorably others indifferently and not a few viciously, the business of casualty insurance and suretyship. Up to the present time the measures submitted total close to 1,550, constituting a record second only to that of the memorable year 1913. Of the aggregate number of bills reviewed, some 200 were enacted into law. The returns are not all in yet, however, several legislatures, notably those of Florida, Wisconsin, Illinois and Massachusetts, still being in session, with that of Georgia to convene later.

#### More Tax Money Sought

The majority of the measures call for increased taxation of the companies in one form or another, seemingly being inspired by the ambition of the legislators to develop additional sources of revenue. With the orgy of money spending that apparently possesses the law makers of many of the commonwealths, they are hard pressed to find the funds with which the defray the cost of road work and other expensive building programs, and unable to get it from increased taxation on land, because of the vigorous opposition encountered from farmers and real estate men, they turn to insurance as an easy mark, ignorant of, or unmindful of the fact that the policyholder ultimately "pays the freight." The charge upon the latter, however, is so indirect that it is difficult to gain his support to fight measures of the character referred to, and company men and their agents have to conduct the battle unaided.

#### Policyholder Needs Education

If, as has been suggested from time to time, the policyholder were made aware through the medium of a pink slip attached to his policy of the reason for his rate advance, the probability is that he would concern himself more actively in the matter of excessive taxation of underwriting interests, and if such were the case the present passion for landing on the companies would soon run its course. Legislators will continue to be unwise in their dealings with insurance companies only as long as their constituents will permit. Educated constituents will demand fairer treatment.

## Bureau Manager Wanted

Special Committee Appointed to Choose One Fails to Find Suitable Man—General, Divisional Bodies of Organization Named at Annual Meeting

NEW YORK, May 15.—Contrary to general expectation, the special committee of the National Bureau of Casualty & Surety Underwriters appointed a short time ago to secure a general manager for the organization failed to name one at the annual meeting last Thursday. Jesse S. Phillips, president of the Great American Indemnity and chairman of the bureau organization committee, stated that the committee has been unable thus far to select a general manager, and invited suggestions as to desirable talent from each of the company executives present. The impression seemed to prevail, Mr. Phillips said, that the committee was looking for a superman, but that "such was not the case," adding that in his opinion a superman does not exist, and that, even were he to be found, it is highly improbable that his services could be obtained for the bureau.

#### Ideal Manager Defined

What the committee is looking for in a general manager, as set forth in the initial report, is "a trained insurance executive whose knowledge, experience and executive capacity is such as to command the respect of the chief executives of the member companies and state officials with whom he will come in contact. He should direct the affairs of the bureau with a minimum of assistance from the members. He should initiate changes in rates and practices and encourage the members to bring their problems to him, with the knowledge that if they are reasonable they will receive prompt consideration and action. His authority should not be limited. He should be privileged to exercise his judgment and to waive a rule in the interest of equity."

#### Will Continue Quest

Though such a person has not yet been found available, the special committee will continue its quest and is confident that the right man will be discovered before long. Meantime, the National bureau is functioning under the general reorganization program, with the following officers and divisional heads, all of whom were chosen at the gathering on May 9:

Associate general manager and actuary, Arthur W. Whitney; secretary and treasurer, L. L. Hall; manager compensation and liability department, Milton Acker; manager automobile department, E. E. Robinson; manager burglary department, L. A. Sawyer; acting manager plate glass and boiler and machinery departments, L. L. Hall.

General committees are: Executive, Aetna Life, Fidelity & Casualty, Globe Indemnity, Great American Indemnity, London Guarantee & Accident, Maryland Casualty, National Surety, New Amsterdam Casualty, Independence Indemnity, Standard Accident, Travelers.

Legal, Fidelity & Casualty, Globe Indemnity, Maryland Casualty, Metropol-

itan Casualty, Ocean Accident & Guarantee, Royal Indemnity, Travelers.

Statistical, Aetna Life, Hartford Accident & Indemnity, Indemnity of North America, Metropolitan Casualty, Ocean Accident & Guarantee, Travelers, United States Fidelity & Guaranty.

Divisional governing committees are: Automobile department, Aetna Life, Continental Casualty, Hartford Accident & Indemnity, Indemnity of North America, Preferred Accident, Travelers, United States Fidelity & Guaranty.

Compensation and liability, Aetna Life, Globe Indemnity, Maryland Casualty, Ocean Accident & Guarantee, Travelers, United States Casualty, Zurich General.

Burglary, American Surety, Fidelity & Casualty, Fidelity & Deposit, Massachusetts Bonding, National Surety, Travelers, United States Fidelity & Guaranty.

Claims, Hartford Accident, Indemnity of North America, Maryland Casualty, Standard Accident, Travelers, United States Casualty, United States Fidelity & Guaranty.

#### General Meeting Harmonious

The general meeting was harmonious, all executives in attendance apparently being well satisfied with the progress made in the reformation of the governing body thus far and feeling confident that because of such an action an acute crisis in the casualty business had been successfully passed.

Aside from the election of officers and divisional heads and the naming of committee members, interest at the gathering centered about the consideration of the automobile liability merit rating proposal. While all companies writing the line and amenable to the regulation of the New York department are committed to the plan recently submitted by Superintendent Albert Conway and intend giving it a fair and thorough trial, few have faith in the method employed.

The immediate task of the automobile committee will be to work out, if possible, a plan that will meet the objections to the system now employed. The defects in the present plan, which admittedly was hastily considered and adopted to meet competitive conditions rather than through faith in it by the majority of companies, are mainly that it is unlikely to reduce accident frequency, and that the rates charged under it are not properly allocated. Statistics disclose that, while present accident frequency under public liability covers is 5.8 percent the country over, in New York City the record is four times that ratio. While the rates imposed differ between territories, it is held they do not do so in anything like proper degree. Communities with scant hazard therefore are penalized to make good in measure the losses suffered in the highly congested centers. The desire of the committee will be to formulate a more scientific and justifiable plan of cost distribution.

## Two Companies Are to Affiliate

American Surety and New York Casualty to Get Together Through Stock Exchanges

### PLANS ARE ANNOUNCED

Surety Carrier's Capital to Be Increased Through Issuance of Total of 100,000 Shares

NEW YORK, May 15.—Trustees of the American Surety at a gathering on Tuesday recommended increasing the company's capital from \$5,000,000 to \$7,500,000 and directed that a special meeting of shareholders to consider the proposal be held June 5. It is intended that 50,000 additional shares of stock, par value \$25 each, be issued June 10 and offered at \$75 a share to present shareholders on the basis of one new share for each four held, and that a further 50,000 shares of the same par value be utilized in the acquisition of stock of the New York Casualty.

#### New York Casualty Approves

Simultaneously, directors of the New York Casualty met and approved the plans of a committee representing stockholders for affiliation with the American Surety and providing that stockholders of the casualty company be given an opportunity of receiving one share of American Surety stock for each one and a half shares of New York Casualty. In addition, each New York Casualty stockholder will be permitted to subscribe for one additional share of American Surety stock for each six shares of New York Casualty stock he deposits at \$75 per share.

#### Special Dividend Planned

The plan also contemplates a special dividend of \$6 a share on the New York Casualty stock prior to the acquisition of that stock by the American Surety. All subscription rights will terminate on or before July 1, 1929, if not exercised. Assignable subscription warrants and fractional warrants covering the subscription rights of the American Surety stockholders will be issued and mailed on or after June 10. Consents and proxies for a special meeting of the American Surety stockholders on June 5 were mailed today.

The new affiliation brings together two companies that are well known in their individual fields. The American Surety was organized in 1884. The New York Casualty was incorporated in 1891 as the New York Plate Glass and in 1925 assumed its present name.

The New York Casualty contemplates enlarging its operations by writing workmen's compensation and by increasing its fidelity and surety business. It is stated that the separate identity of

(CONTINUED ON PAGE 55)

## Casualty Totals in Illinois Given

Aggregate Premiums for All Classes Amount to Over \$80,000,000

### RESULTS FOR LAST YEAR

Stock Companies Report \$58,956,853 As Their Income on 1925 Operations

#### ILLINOIS FIGURES FOR 1925

	Premiums	Losses
Illinois Stock.....	\$ 5,317,188	\$ 2,417,001
Other State Stock	44,060,912	19,405,026
Foreign Cos.....	9,819,407	4,587,375
Ill. Mutuals.....	7,825,433	3,717,613
Other State Mut..	2,093,758	1,218,253
Assessment Accid.	4,221,271	2,809,702
Auto Reciprocity..	7,047,309	2,349,024
Liability-Recip..	542,811	220,948
<b>Total .....</b>	<b>\$80,928,080</b>	<b>\$36,724,942</b>

The total casualty premiums of Illinois stock casualty companies last year in Illinois amounted to \$5,317,188, with losses incurred \$2,417,001. Premiums from stock companies of other states amounted to \$44,060,912, with losses \$19,405,026. The foreign stock companies had premiums \$9,819,407, with losses \$4,587,375. The total stock premiums were \$58,956,853, with \$26,337,796 losses.

The Illinois mutuals had premiums \$7,825,433 in their home state with losses \$3,717,613. The mutuals of other states had premiums \$2,093,758, with losses \$1,218,253.

#### Illinois Company Leaders

The Continental Casualty, which is practically an Illinois company, because it has its executive office in Chicago, had \$2,470,808 premiums and \$1,056,213 losses. Of the strictly Illinois companies the leader was the Washington-Fidelity-National, which writes only health and accident business, its premiums being \$955,616 and losses \$382,718. The second company was the Federal Life, writing also accident and health only, with \$693,545 premiums and \$435,283 losses. Next came the Western Casualty of Chicago, with \$380,185 premiums and \$446,909 losses.

#### Leaders in the State

The companies of other states that had over \$800,000 in premiums are as follows:

	Premiums	Losses
Aetna Casualty .....	\$1,002,863	\$ 278,686
Aetna Life .....	1,276,045	655,804
Commercial Casualty .....	881,494	376,864
Continental Cas. ....	2,470,808	1,056,213
Fidelity & Casualty .....	2,392,066	1,420,161
Globe Indemnity .....	1,087,590	456,683
Hartford Accident .....	2,053,403	494,642
Ind. Ins. Co. of N. A. ....	987,307	431,569
Maryland Cas. ....	1,694,515	721,482
Metropolitan Life .....	926,309	538,957
National Surety .....	1,191,892	316,115
New Amster. Cas. ....	829,304	312,121
N. J. Fid. & Cas. ....	897,990	479,899
Standard Accident .....	1,087,389	322,217
Travelers .....	3,123,568	1,745,037
U. S. Fid. & Guar. ....	3,654,384	2,147,133
Employers Liab. ....	1,399,587	678,441
General Accident .....	3,349,483	1,764,794
London Guar. & Acci. ....	1,434,467	494,379
Ocean Acci. ....	1,030,246	397,625
Zurich .....	1,860,060	897,450

#### Mutual Company Leaders

The leading mutuals were as follows.

	Premiums	Losses
Build. & Mfrs. M. Cas. ....	\$ 983,873	\$ 741,352
Illinois Mfrs. ....	1,239,733	965,015
Lmb'men's Mut. Cas. ....	1,020,600	371,745
Reserve Mut. Cas. ....	706,762	428,316
Yellow Cab Mutual .....	1,024,944	542,481
American Mutual .....	757,903	591,310
Liberty Mutual .....	770,544	437,059

## Liability Merit Rating Is to Be Given Fair Tryout

NEW YORK, May 15.—Merit rating as now applied to automobile liability insurance, though the great majority of the casualty companies of the country will observe their pledge to Superintendent Albert Conway of this state and give the plan a fair tryout, does not meet the views of the large percentage of company officials, nor is it held in esteem by local agents, much less by the metropolitan brokers.

Although the plan proposed by Mr. Conway was sanctioned by the company executives, their consent was given reluctantly, and only to meet a competitive situation. It was recognized that the Travelers had been working on a credit rating method for several years, but had not formulated a satisfactory policy when the issue was forced by the decision of the Indemnity of North America to put its program into immediate effect, thereby compelling action by all competing offices.

The National Bureau of Casualty & Surety Underwriters within the past

week instructed its automobile committee to give intensive study to the merit-rating idea with a view to formulating a method more acceptable generally than that now employed, and the committee will begin its task at once. It is wholly likely that representative agents and brokers, who are in direct contact with the assureds and hence in position to learn the views of the latter more accurately than are company officials, could contribute constructive suggestions that would be of material aid to the committee. Presumably this will be done.

The matter is one of outstanding concern to the casualty business, and to the fire business as well, for if credit rating becomes a fixture in one avenue of indemnity, there will be an insistent demand for its extension to others. As a matter of fact, fire underwriters are already giving the subject close attention, and the various moves of their casualty associates are followed with keen interest.

### Governor Kohler Signs Two Important Casualty Bills

MADISON, WIS., May 15.—Two important bills introduced at this session of the Wisconsin legislature in which casualty men were interested, have been signed by Governor Kohler.

Bill 178-A provides that anyone suffering any damage resulting from the negligent operation of a motor vehicle owned and operated by any city, and in which the damage is occasioned by the operation of the vehicle in the performance of municipal business, may file a claim against the city, and the council will have the right to allow, compromise, settle and pay the claim. In the event the claim is disallowed the claimant may institute an action against the city.

The other bill, 178-S, embodies the so-called Connecticut plan, and provides that if a person aggrieved gets a judgment in a case where the licensed operator of an automobile has been adjudged negligent, the licensee must put up a bond for the payment of such judgment, otherwise his license to operate a car is revoked.

#### Independence Indemnity Rally

Resident managers and general agents of the Independence Indemnity of Philadelphia were in conference with the management at Atlantic City this week. The sessions were presided over by Charles H. Holland, president. Among the speakers at the dinner was E. S. Inglis, vice-president of the Corroon & Reynolds companies, with which the Independence Indemnity is closely related. He told of the possibilities of the fire insurance business and how its numerous lines tie up with casualty branches.

### U. S. F. & G. Earnings for Quarter Set New Record

BALTIMORE, May 15.—The United States Fidelity & Guaranty broke all records for any corresponding period in first-quarter earnings, according to a report submitted to the board of directors by R. Howard Bland, president. The total income was \$11,489,591, compared with \$10,609,637, a gain of \$879,954. The \$742,018 investment income alone exceeded quarterly dividend requirements by a margin of about \$242,000.

Expenses and losses for the first quarter amounted to \$10,276,310, as against \$9,458,160 in the same period of 1925. After these deductions, net income before additions to reserves was \$1,213,281, compared with \$1,151,476. This figure for 1926 also was a new high record for the company.

Out of this net income premium, claim and commission reserves were heavily increased, so that the net surplus was \$1,002,330. Dividends for the quarter amounted to \$500,000, leaving \$502,672 for addition to surplus.

#### Capital Is Increased

President Edward C. Stone of the Employers Liability announces to shareholders of the Employers' Group Associates that the trustees have authorized an increase in the number of common shares from 220,000 to 330,000. The Employers Group Associates holds stock of the Employers Liability, Employers Fire and American Employers for the benefit of agents and employees. The shares are sold at \$34.50. For every two shares now held a shareholder can get one new share.

### Sees Big Field for Patent Company

Shareholders of the Patent Insurance Company of Hartford met last week to ratify an amendment to its charter granted by the Connecticut legislature. It authorized a capital of \$2,000,000. The organization committee will limit the present issue to 100,000 shares at \$10 par value. This will give it \$1,000,000 capital with which to begin its operations.

President William C. Scheide says that there is a big field for a company of this kind. Inventors from all over the world are registering their devices in the United States, hoping to finance and develop them through capital on

this side. He said that some 92,000 new applications are filed each year in the patent office. There are 750,000 patents in force. He calls attention to the fact that about 42,000 litigations occur each year.

The Patent Insurance Company comes into play largely in the financing. Today investment houses that are underwriting stock of companies will not offer industrial issues unless the patent rights are properly secured. The judgment and integrity of the banking house is relied on and when a stock is recommended the house is held pretty much responsible.

## Blackwell Joins Public Indemnity

Fidelity and Surety Expert Is Made Company's Chicago Resident Vice-President

### IS PROMINENT AND ABLE

Appointment Is First Move in Organization's Plan to Cultivate Western Field Intensively

As the first move in its plan of entering actively into the western field the Public Indemnity has appointed C. C. Blackwell resident vice-president in Chicago. Mr. Blackwell resigns from Blackwell & Douglass, western managers of the Constitution Indemnity, to join the Public. He will have supervision over production in six or seven western states, including Illinois.

The Public Indemnity was organized by the same interests that control the Public Fire. The three major officers of the fire company also are major officers of the indemnity company. The latter's authorized capital is \$1,000,000 and surplus \$4,000,000.

#### Is Widely Known

Mr. Blackwell is one of the best known bond men in the territory from New York to Colorado and also is widely and favorably known in the south. He is a native of Virginia. Following graduation from the law school of the University of Virginia he joined the Fidelity & Deposit in 1920. With this company he spent about seven months in the home office and then went into the field. His first field duty was to assist in opening an F. & D. branch in Little Rock, Ark. After about a year in Little Rock he helped open a branch office for the company in Nashville, Tenn. In three months this office was moved to Memphis. Later Mr. Blackwell went into the F. & D. office in Charlotte, N. C., and remained there as assistant manager until the beginning of 1922.

#### Goes to Roanoke

His next connection was with the Lunsford & Sons general agency of the Fidelity & Deposit in Roanoke, Va. In July, 1922, he went into the Pittsburgh, Pa., branch of the F. & D. as assistant manager and later served the company in its Detroit and Boston offices.

Following this territorially extensive experience with the F. & D., Mr. Blackwell resigned to become manager of the bonding department of the Indemnity of North America in Boston. Late in 1926 he resigned his Indemnity of North America connection and joined the Constitution Indemnity, and in 1927 was made joint manager of the company's western department in Chicago.

During these years Mr. Blackwell developed into a fidelity and surety expert. His appointment to the western department of the Constitution was made in recognition of his ability and his service. After joining the Constitution he, with H. N. Douglass, casualty expert, put the Constitution on the map in the west. Last year the western department's fidelity and surety business constituted a large part of the total of this business the company wrote. One of the largest contract bonds written in the west so far this year, a \$4,250,000 construction bond on a public building in Denver, was handled by Mr. Blackwell.

The Public Fire is vigorously active in the west and it is certain that under

(CONTINUED ON PAGE 55)



## A. Duncan Reid Will Be Reception Chairman

NEW YORK, May 15.—A. Duncan Reid, president of the Globe Indemnity, will act as chairman of the joint reception committee of the International Association of Casualty & Surety Underwriters and the National Association of Casualty & Surety Agents when the two organizations hold their next annual convention at White Sulphur Springs, W. Va., Oct. 1-3. At the same time, W. J. Falvey will head the joint registration committee, and C. W. Olson, Jr., of Chicago will direct the activities of the joint transportation committee. F. Robertson Jones will again serve as chairman of the press committee.

The head of the joint entertainment committee has not yet been chosen. W. A. Edgar, vice-president of the United States Fidelity & Guaranty, who served so efficiently last year, is unable to assume the office again. Efforts to secure members of the various standing committees are under way and their selection, it is expected, will be announced shortly. While the initial session of the joint convention is scheduled for the forenoon of Oct. 1, conferences of the officials of the two organizations will take place the preceding day, when final details for the regular gatherings will be determined upon.

### Investigate Cut Rate Competition on Coast

NEW YORK, May 15.—A survey to determine the extent of the cut-rate competition created by two New York City companies, a Philadelphia institution, and a couple of free lance offices on the west coast, is being conducted by a committee of the Surety Association of America. It is not understood that the activities of the concerns complained of is any more pronounced just now than it has been for some time past. Nor is it held to be serious. It tends however to unsettle the orderly conduct of the business and for that reason the orthodox company executives are now giving it attention. It is probable that the rules forbidding the granting to or the acceptance of reinsurance from non-affiliated enterprises on the part of its members will be more strictly enforced. Such of the reinsurance institutions as take business from the outsiders, will be asked to elect between the future patronage of such companies and those of the regulation type. The latter declare they will have nothing to do with any reinsuring office affording aid and comfort to free lance institutions. There is no challenge of the right of the latter class of companies to conduct business, either as respects rates or policy forms, as they see fit. The standard offices are insistent in declaring that the outsiders flock by themselves and not attempt to gain support from reinsurance organizations whose patronage comes very largely from institutions of the regulation type.

### Goes With Consolidated Indemnity

NEW YORK, May 15.—George A. Jackson, for more than 13 years connected with the Royal Indemnity, recently as assistant agency superintendent for the parent company and for its consort, the Eagle Indemnity, has now associated with the Consolidated Indemnity as assistant to Vice-President Bushwood, director of field work. Having served in turn in the underwriting, brokers' service and agency divisions of the Royal Indemnity, Mr. Jackson has an excellent understanding of the needs of the business producer.

### Glens Falls Fleet to Have Another Company

The Glens Falls Fire is increasing its capital to \$5,000,000, paying an additional \$1,000,000 to surplus. It is proposed to organize a casualty running mate for the Commerce Fire, which is owned by the Glens Falls. The Glens Falls Indemnity is owned by the parent company.

### H. & A. Conference Issues Annual Meeting Program

The completed program for the annual meeting of the Health & Accident Underwriters Conference, to be held at the Edgewater Beach hotel, Chicago, June 4-6, was announced this week by Harold R. Gordon, executive secretary. Tuesday, June 4, will be devoted entirely to recreation, with the executive committee meeting in the evening. All of the formal addresses will be given Wednesday and Thursday will be devoted entirely to round table discussions. The program in detail follows:

#### Tuesday, June 4

9 a. m.—Golf tournament and luncheon at Columbia Country Club.  
2 p. m.—Baseball Game. Non-golfers will be provided with seats at the baseball game at Wrigley Field between the Chicago Cubs and New York Giants.  
8 p. m.—Executive Committee Meeting.

#### Wednesday Morning, June 5

Call to Order—Watson Powell, presiding.  
Address of Welcome—J. A. O. Preus, W. A. Alexander & Co., Chicago.  
President's Address—Watson Powell, Vice-President Southern Surety.  
Address—"Readjustments in Credit," George Woodruff, Vice-Chairman National Bank of the Republic, Chicago.  
Report of the Entertainment Committee—Ted M. Simmons.  
Report of the Membership Committee—H. S. Bean.  
Report of the Treasurer—Harold R. Gordon.

#### Wednesday Afternoon

Address—Clarence C. Wysong, Commissioner of Insurance of Indiana.  
Address—"Competition," J. W. Blevins, Vice-President Interstate Life & Accident.  
Address—"Present Day Service and Future Opportunities of Accident and Health Companies," W. C. Johnson, Vice-President Massachusetts Protective.  
Report of the Credentials Committee—R. A. Brown.  
Report of the Legislative Committee—C. O. Pauley.  
Report of the Constitution and By-Laws Committee—James F. Ramey.  
Report of the Legal Committee—E. St. Clair.  
Report of the Executive Committee—J. W. Scherr.  
Report of the Grievance Committee—E. C. Budlong.  
3 p. m.—Ladies' bridge and afternoon tea.  
7 p. m.—Annual conference banquet.

#### Thursday Morning

Report of the Auditing Committee—A. J. Alwin.  
Report of the Manual Committee—R. S. Hills.  
Report of the Statistical Committee—F. R. Parks.  
Round Table Discussions:  
"The Flu and Its Effects on Health Insurance," Introduced by B. H. Vollertsen, National Casualty.  
"Can Merit-Making (reduced premiums for policyholders without claims) Be Applied to Accident and Health policies?"

### Reception Head



A. DUNCAN REID  
President Globe Indemnity, Who Is Made Reception Chairman for White Sulphur Convention

Introduced by E. C. Budlong, Federal Life.

"Are the Present Rates for Accidental Death Losses Adequate?" Introduced by F. L. Barnes, Sentinel Life.

#### Thursday Afternoon

Report of the Resolutions Committee—W. G. Tallman.  
Report of the Educational and Publicity Committee—R. E. Richman.  
Report of the Committee on Public Relations—Dr. J. R. Neal.  
Round Table Discussions:  
"The Development of Special Policies Insuring a Single Occupation or Specified Kind of Accidents," Introduced by C. W. Ray, Hoosier Casualty.  
"Comparison of Policy Contracts in Competitive Cases," Introduced by J. A. Keelan, Time Insurance Co.  
Report of special committees.  
Deferred business.  
New business.  
Report of the nominating committee and election of officers.  
Date and place of next meeting.

### MISSOURI HOUSE PASSES TWO INSURANCE MEASURES

JEFFERSON CITY, MO., May 15.—The Missouri house of representatives has passed the bill that requires all owners of taxicabs, service cars, motorbuses and other motor vehicles operating for the transportation of passengers for hire and who are not subject to the state motorbus act and the supervision of the Missouri public service commission, to carry liability insurance for the protection of their patrons and other users of the streets and highways of the state. The bill has been sent to the senate.

The Missouri house also passed the Davis bill to raise the salary of the superintendent of insurance from \$3,000 to \$7,500 a year and that of his chief deputy from \$2,400 to \$5,000.

### Change in Pennsylvania Program

Several minor changes have been made in the program of the Pennsylvania Insurance Days to be held in Allentown May 21-23. On the second day J. C. McCarthy of Pittsburgh will be general chairman of the casualty round table conference in place of G. R. Dette, vice-president of the Pennsylvania Surety. J. J. Hall, manager of the "Save-a-Life Campaign" of New York, has been added as an additional speaker for the casualty round table.

The Federal Surety, Prudential Casualty & Surety of St. Louis, Yorkshire Indemnity, Seaboard Surety of New York and Universal Casualty Underwriters of Kansas City have been licensed in Maryland.

## Opinions About "50-50" Vary

Some Western Managers Ignore It, but Others Say It Has Had Bad Influence

### IT HAS MADE INROADS

Product of Western Field, It Is Seldom Heard of in East, Where Departments Are Vigorous

Casualty managers in the west hold a variety of attitudes toward the "50-50" plate glass policy and the competition presented by the companies writing this form. From hopelessness in the face of what is considered unbeatable competition to the kind of determination that moves men to well-considered action the attitudes vary, with the weight on the side of the belief that eventually the business, through alteration of opinion by the insuring public itself and through alterations in full-price methods of writing the line, will right itself.

#### In Western Creation

The "50-50" policy is a western—Chicago—creation and is about five years old. It is little heard of by assureds in the east. One of the reasons is that the insurance departments of the states along the Atlantic are vigorous in their demands that companies obtain full premiums for all lines of insurance and that proper—full—reserves on any line be kept. The companies that write the "50-50" policy in the west operate in limited territories, and it is doubtful if any of them ever has seriously considered trying to extend operations into the east.

Another reason is that agents themselves have worked to keep the "50-50" form out of eastern territories. They have exchanged views with the western agents, who were not sufficiently alert when the form was first promulgated to keep it out, and have decided that it shall be written in the east only over their mass protest.

#### Companies Have Lost Business

Some managers hold that if the conference companies adopted the "50-50" form they could obtain again the business they have lost to the companies now using the form, and then could build new business. That they have lost business is no secret. That they will lose more is the conviction of many of them. That something should be done about it is the opinion of all.

The more vigorous managers, however, are not content to cry that the "50-50" companies are bound to do them harm and that there is no means of stopping their inroads into the business. These managers hold that although the "50-50" companies have obtained much of the business once written by the full premium companies, there is a wealth of business that has never yet been written, and that the full premium companies and agents should concentrate on this.

#### "Pirating" Easy Method

Every casualty and surety man knows that the easiest business for a cut-rate company to write is the business that has been written at full rate in another company. Small and new companies more often than not adopt the excess commission or cut-rate method of obtaining business, and some of the more daring combine both methods. The managers also know, though, that quality still is a factor in the insurance business.

(CONTINUED ON PAGE 55)

## United Front Needed to Fight State Insurance

IVES SPEAKS AT TOPEKA

**Blocs and Factional Political Dissensions Create Real Peril to Insurance Interests**

TOPEKA, KAN., May 15.—The important part insurance has played in the great development of this country was told by Henry S. Ives, secretary of the Casualty Information Clearing House, at Kansas Insurance Day here last week. He said the vast expansion of credit resources and facilities required by the new order of things has been made possible only because of the background of sound and privately operated insurance companies.

Mr. Ives told of the development of a vociferous minority demand that the state relinquish the fundamental theories of democracy and enter into business in competition with private enterprise.

### United Front Needed

"In these days," he said, "of blocs and factional and class political dissensions the danger that the institution of insurance may be seized upon as a convenient method of providing political subsidies is very real, and no effort should be spared to prevent the spread of such a tendency."

"The question naturally arises, what are the insurance men of America going to do to prevent the onward march of state insurance? Are we going to sit tamely on the sidelines and permit the political confiscation of our business? It is true that we have fought against this tendency in a desultory sort of way and that here and there, more through good fortune than concerted effort, we have temporarily blocked some of these socialistic schemes directed at our business. But we cannot hope to save it unless there is a more united effort than heretofore directed against government ownership of our business."

### Asks Investigation of Officials

LANSING, MICH., May 15.—An investigation of the relationship of the employees of the Michigan department of labor and industry with the Lincoln Mutual Casualty of Detroit has been asked of the legislature by Representative Milton J. Palmer of Detroit. Mr. Palmer said that according to the records of the secretary of state, Eugene J. Brock, commissioner of the department of labor and industry, is president of the company. He also asked for an investigation of other employees of the department working as sales representatives and adjusters of the mutual company. The company confines its business to automobile and showed gross premiums for 1928 of \$62,434.

### Cover Southern California Field

William E. Shiels, casualty manager at Los Angeles for the Travelers, has announced the appointment of Raymond A. Mitchell and Halfred M. Thomas as field assistants assigned to the southern California field. Mr. Mitchell has been with the company's San Francisco branch for the past four years and Mr. Thomas was formerly manager of the Insurance department of the Mac Blankenhorn agency at Pasadena.

### Suspend Motor Transit License

FRANKFORT, KY., May 15.—The license of the Motor Transit Mutual of Chicago in Kentucky has been suspended by Arch Pulliam, deputy insurance commissioner. A. L. Henry, commissioner of motor transportation, notified all of the bus companies doing business in this state that carry insurance with this company that unless they immediately cancelled their insurance with the Chicago company and insured in some other company, he would revoke their licenses. The Chicago company covers 50 bus operators who operate 89 busses in this state with a total coverage of \$1,025,000 for liability and \$89,000 property damage.

## Standard Accident Engineers Meet

DETROIT, May 15.—The five-day conference of the Standard Accident supervising engineers closed with general expressions of satisfaction over the work done on the part of all who attended. The emphasis of the meeting this year was on industrial safety and plans for improving it in individual cases.

Harry H. Richardson, chief safety engineer, who was in charge of the program, was agreeably surprised at a dinner when a group of the delegates presented him with a fine shotgun as a mark of appreciation on the part of those present.

Among the speakers were Vice-Pres-

idents John H. Thom and E. J. Schofield, Ralph Platts, assistant secretary of the liability department; Edward Warnica, assistant superintendent of the liability department; J. W. McClean, manager of the plate glass department; and Elwin Mumford, assistant safety engineer.

One unfortunate occurrence marred the meeting, the accident that occurred to Otto Beam, assistant manager of the safety department, and Chris Anderson of Buffalo, one of the visiting engineers. While driving out from town Friday evening, Mr. Beam's car struck a safety post, and both received painful injuries.

## Committee to Assist Connecticut Officials

A committee from the National Bureau of Casualty & Surety Underwriters is aiding the motor vehicle commissioner of Connecticut in the development of a plan conceived by the latter for complete merit rating of automobile liability risks in the state. The thought of the commissioner is that, instead of imposing a flat premium percentage penalty upon motorists who had claims during the preceding year, the penalty should be graduated in accord with the severity of the loss. He argues that through such method the reckless driver would be compelled to pay so heavy a price for the indemnity he would be required to carry that in a short time he would be driven from the road, increasing to such extent the safety of other motorists.

### Casualty Society Year Book

The 1929 year book of the Casualty Actuarial Society is now available. It contains the list of officers, fellows, associates and standing committees. For 1929 the officers are: George D. Moore, president; S. D. Pinney and Paul Dorrweiler, vice presidents; Richard Fondiller, secretary-treasurer; R. J. McManus, editor, and William Breiby, librarian. The committee chairmen are: William Leslie (admissions); Harwood E. Ryan (auditing); R. J. McManus (editorial); E. W. Kopf (educational); Joseph Linder (examinations); Leon S. Senior (papers); Thomas F. Tarbell (program), and B. D. Flynn (compensation and liability loss reserves).

### Cook County Office Growing

One of the rapidly growing new offices in the Insurance Exchange, Chicago, is the Cook county office of the Royal Indemnity on the 18th floor of the new half of the building. It was established some months ago to handle business only in Cook county. Since then it has been forging ahead. It is headed by H. F. Mac Lachlan.

### Fitzgerald Joins London & Lancashire

BOSTON, May 15.—J. R. Fitzgerald, for the past five years claim adjuster in the bonding department of the Employers Liability, has resigned and goes with the London & Lancashire as production manager of the Albany, N. Y., office.

### Consider Compulsory Measure

RICHMOND, VA., May 15.—The Virginia legislative commission charged with the duty of making a study of compulsory automobile liability insurance and submitting a report to the next general assembly meeting early in 1929, plans to hold another session at the state capitol May 27 to go over the transcript of the testimony that has already been taken.

No further public hearings are contemplated but they may be held if the commission feels that it needs further light on any particular phase of the subject, according to C. H. Morrisett, secretary of the commission.

## Hudson Casualty Is Now Increasing Its Capital

The directors of the Hudson Casualty of Jersey City have voted to issue 100,000 shares of new stock at a par value of \$5 a share, which the stockholders authorized last December. The paid capital will thus be increased from \$1,000,000 to \$1,500,000. The new shares will be sold at \$9, thus producing \$400,000 additional surplus. The Hudson Casualty was organized as a stock company in 1924 to succeed the Mutual Casualty of New Jersey. It has increased its premium income, writing all casualty lines except accident and health. It recently entered the surety field. It is operating in many of the eastern and New England states. President Frank J. Higgins says that the premium income this year is increasing 150 percent. This requires extra surplus and the company is preparing for it.

### Radcliffe Goes to Omaha

George H. Radcliffe has taken his position as casualty manager of the Travelers at Omaha, having been transferred from the managership of the Indianapolis office. Freeman P. Davis, who has been assistant manager at Los Angeles, has taken his new post as manager at Indianapolis.

### Appeal Ruling on Insurance Inquiry

LINCOLN, NEB., May 15.—The state supreme court has allowed the Southern Surety a writ of error that will enable it to secure a prompt review in the United States Supreme Court of the ruling in the somewhat famous case of Jessup vs. Davis, and which will settle for the future the question of whether defendants in personal damage suits may be asked as to whether they carry liability insurance and whether they personally employed the defendants representing them. The Nebraska court holds that the purpose of such inquiries is to inform all involved in the trial as to the true status and actual interest of the parties concerned as well as those participating in the litigation. It also holds that, if requested to do so, the court should, by an appropriate instruction, limit the jury's consideration of such elicited testimony to the purpose permitting its reception in evidence.

### Davies Is Field Supervisor

BALTIMORE, May 15.—The Maryland Casualty has announced the appointment of Franklin Davies as field supervisor. Mr. Davies, who first entered the business in England, has been in insurance work for many years. He joined the Maryland after having served in central Pennsylvania for the Aetna Life for the past three years.

### Horton Makes Promotions

John F. Horton, manager of the Aetna Life and affiliated companies at Grand Rapids, Mich., announces the following appointments: Harry J. Crowder, assistant manager; Ernest L. Bill, superintendent of accounts; Harold R. Cross, cashier; C. E. L. Burwell, assistant superintendent bond department.

## Change Company's Name to Northern Indemnity

C. S. COBB TO BE PRESIDENT

**Directors Ask Stockholders to Vote on New Move for Southern Surety of Iowa**

DES MOINES, May 15.—The directors of the Southern Surety of Iowa have called a meeting of stockholders in Des Moines for May 28 for the purpose of changing the name of the present company to the Northern Indemnity of Iowa and to take other necessary steps to launch the company into the general casualty insurance field.

The home office of the new company will be in the Southern Surety building at Sixth avenue and Mulberry street and the veteran insurance executive, C. S. Cobb, will be president. Other officers will be Norman Moray, chairman of the board; F. A. Ungles, vice-president, and J. T. Price, secretary-treasurer.

### To Reduce Par Value

One of the important actions to be taken at the stockholders' meeting will be reduction of the par value of the stock from \$10 to \$5 a share, thereby reducing the capital from \$1,200,000 to \$600,000 and putting \$600,000 into surplus.

The Northern Indemnity of Iowa will do business in practically all of the 42 states in which the companies of the Southern Surety group are now entered. The new Des Moines company will be represented by the present field and agency force of the Southern Surety group.

### Part of Expansion Program

As the stock of the company is held largely by stockholders of the Southern Surety of New York, the favorable action of the meeting called for May 28 is assured. Mr. Price explained that launching of the Northern Indemnity of Iowa is in line with the announced policy of Caldwell & Co. of Nashville, Tenn., and Kidder, Peabody & Co. of New York, large investment bankers who financed the Southern Surety of New York and who plan to add to the Southern Surety group of insurance companies until it includes an outstanding representative of each class of insurance coverage.

### Liab as Common Carriers

LINCOLN, NEB., May 15.—In affirming the judgment secured by Vera Giffin against the Lincoln Traction Company, the supreme court laid down a rule of liability that applies to the operation of all bus companies the same rule of responsibility for injury to passengers that all common carriers are subject to. The plaintiff was injured by being thrown against a seat by the sudden swerve of the bus in which she was riding, made by the driver in order to avoid a collision at an intersection with an automobile coming at him on the wrong side of the street at high speed.

### E. C. Moran Jr. Promoted

E. C. Moran, Jr., of Rockland, Me., has been elected resident vice-president of the Central Surety of Kansas City. E. C. Moran, Inc., is state agent. Mr. Moran will have charge of Maine, New Hampshire and Vermont.

### Beitel with Georgia Casualty

Frank O. Beitel has been appointed special agent of the Georgia Casualty in Philadelphia and suburban territory. Mr. Beitel was formerly special agent of the Automobile of Hartford in Philadelphia. His new headquarters are in the Philadelphia branch office under the management of William A. McCrae.

### London Guarantee Premiums

The London Guarantee & Accident states that its net premiums in Arkansas last year amounted to \$58,789.



DISHONESTY, INC.  
 To *Employers of America*

One Year's Embezzlements
<b>\$125,000,000</b>

F & D Fidelity Bonds won't *prevent* employees  
 from turning dishonest, but they will  
*counteract* the effects. Are  
*your* employer-clients  
 insured against  
 dishonesty?

**FIDELITY AND DEPOSIT COMPANY**  
 OF MARYLAND  
*Baltimore*



Fidelity and Surety Bonds . . . . Burglary and Plate Glass Insurance



## Consolidated Is Making More Staff Appointments

### IT HAS A STRONG PERSONNEL

Former Governor Smith of New York  
Attended His First Meeting  
As a Director

NEW YORK, May 15.—Further staff appointments by the Consolidated Indemnity of this city include John J. Cunningham as chief of the engineering department; Joseph B. Levine as superintendent of the fidelity claims branch and Charles R. Glensora as assistant manager of the fidelity bond division. Mr. Cunningham was connected for 15 years successively with the United States Steel Corporation, the Bethlehem Steel Corporation and the American Can Co., before entering the employ of the National Surety. Mr. Levine, too, is a graduate of the National Surety, where he had several years' experience in claim work. Mr. Glensora is a graduate of the Ocean Accident & Guarantee.

Former Governor A. E. Smith of

New York attended his first meeting as a director of the Consolidated Indemnity several days ago, the occasion being a notable one. A long time friend of President John F. Gilchrist, the ex-governor accepted place on the board early in the year. The Consolidated Indemnity is now writing business in its home state and has also been licensed in New Jersey. It will seek admission to other states in the near future.

## California Measures Before the Governor

SAN FRANCISCO, May 15.—A bill which would permit private companies to write compensation for public, quasi-public and similar bodies introduced in the California legislature by R. L. Patterson has been vetoed by Governor Young. Mr. Patterson announced his intention to attempt to pass the measure over the veto.

Bills presented to the legislature by the committee which investigated motor conditions and compulsory automobile liability insurance for the past two years have been approved by the governor. They amend the present motor vehicle code, adding several drastic provisions.

## Large Verdict Given for Motor Accident

One of the largest personal injury verdicts given in the Chicago district was awarded Miss Catherine Hartley, 1438 Lake street, Wilmette, Ill., when a jury in Judge L. T. Harris' superior court awarded \$65,000 in her behalf against the Red Ball Transit Company of Indianapolis. Miss Hartley is 22 years of age. She was struck by a truck owned by the company while she was on her way to a wedding Aug. 12, 1926. She sustained a skull fracture and injuries to her spine which have crippled her permanently. While she was in court she appeared in an invalid chair.

They also provide that bonds or liability insurance must be provided to regain an operator's license after unsatisfied judgment.

General agents like agents to read *The Casualty Insurer* because it boosts premium income. Monthly, \$2 a year, 175 West Jackson boulevard, Chicago.

## Now Too Many Small New Companies, Stanley Says

### GIVES SELLING PRINCIPLES

Vice-president of Glens Falls Indemnity Addresses Kansas Insurance Day Gathering

In addressing the Kansas Insurance Day gathering in Topeka last week, F. P. Stanley, vice-president of the Glens Falls Indemnity, expressed some alarm over the organization of so many small new companies in recent years. He stated "while their stock has readily sold because of the favorable experience of the old companies, they have no prospects for business." Agency representation is difficult to obtain, as they have "nothing to offer." They can not deviate from standard contracts and must either offer excess commissions or cut rates, both of which, he asserted, "would result in self-annihilation of the company." Consequently, the entire insurance business suffers and the public criticizes the insurance business in its entirety for such failures. "When an agent takes on such a company, there is a day of accounting ahead," he said. There are many requests for reinsuring such companies, he stated, and added that "no company with any grain of sense would reinsure them, as any company built on cut rates or excess commissions is built on rotten business."

### Raps Mixing Stock and Mutual

Mixed agencies with mutual representation came in for severe criticism, which condition he described as most "damnable, as the man who represents both can not believe in both, as the principles are opposite. A good agent can not serve two masters—stock and mutual."

The practice of appointing "any one" as an agent was sarcastically condemned, such as "giving a man a contract and rate book and saying 'you are now an agent.' Such men, when up against real competition, do not know what it's all about."

### Sales Principles Given

Agents were urged to study the business and not have the nerve to attempt to sell a policy contract they do not know themselves. Three main principles of salesmanship and selling to increase income were given, as follows: (1) Know your prospect; (2) know your business in order to create interest and desire in your prospect; (3) know yourself, analyze your mistakes and do not let them occur again.

"The day of the specialty man is going," he concluded. "We are approaching the day of 'all line' men, both company and agency. Fire men used to ignore the casualty business. Any who have not changed their views are nearly out of business now. Within five years there will not be a lot of one-line men left."

### Expands Canadian Organization

Edward J. Walsh, recently appointed Canadian general manager for the New York Indemnity, has established headquarters in Montreal, and opened a branch office in Toronto under the management of William J. Hinder. John E. Whitmyer will shortly join the Montreal office as agency superintendent.

In appreciation of the fine work of J. A. Cochrane, head of the forgery bond department of the National Surety, the field force honored him with an unusually large volume of desirable business, and a handsome scrap book with hand-lettered dedication. The book containing congratulatory message from Chairman W. B. Joyce.

Indiana has licensed the Hudson Casualty of Jersey City, being the eleventh state to do so.

## LITTLE STORIES FROM THE FILES OF A GREAT INSURANCE INSTITUTION

**A** NEW YORK agency wanted to open for business on the Monday morning following appointment. Telegraphic order for supplies — applications, stationery, advertising material, etc., all imprinted—was received at 11:30 Saturday morning, one hour before our quitting time.

We put the problem up to our Supply Department: Can we equip this agency by Monday morning? The answer was, "We'll try!"

At 1:30 that afternoon requisitions were completed. The entire force worked steadily all afternoon and evening, voluntarily sacrificing their half holiday plans. When finished it was too late to secure a wagon to haul the material to the railroad station. Two employees had cars and these were both loaded to capacity. One broke down. Its contents were unloaded and carried to the railroad station a mile away, reaching

CONTINENTAL CASUALTY COMPANY  
CONTINENTAL ASSURANCE COMPANY  
CHICAGO ILLINOIS

there at 10:45 P. M. The material was checked in and loaded into the last car for New York. Our employees watched the material safely in the cars before going home.

The supplies arrived and were delivered to the new agency on Monday morning in time for them to open for business.

Such service, carried through every department of our organization, means much to any agency. It is evidence of Home Office understanding and appreciation of an agent's problems and of a will-

ingness to cooperate with each and every agent at all times, regardless of time, effort and money involved.





## Warner Is Constitution's Assistant Western Chief

### COMPANY ANNOUNCES CHANGE

Former Executive Special Agent Now  
in Chicago Headquarters, of Which  
Douglass Is Manager

The Constitution Indemnity Company of Philadelphia announces an important change in the management of its western department in Chicago. H.



ELMER H. WARNER

N. Douglass, heretofore associate manager, has been placed in full charge of the department, with Elmer H. Warner,

who has been executive special agent, as assistant manager.

When the Constitution organized its western department, Mr. Douglass was made associate manager with C. C. Blackwell, who has just resigned to become associated with the Public Indemnity. The company's business in the western territory developed in a most satisfactory manner during the past two years, the volume having reached about \$1,000,000 in the second year of operation. Mr. Douglass, by reason of Mr. Blackwell's resignation, will have increased responsibilities, and in order to continue the service of the company in the western field Mr. Warner has been brought in and made assistant manager of the department.

#### Warner Widely Experienced

Mr. Warner has had extended experience, dating back to 1909, when he was engaged in the insurance business in Des Moines, Ia. In 1913 he opened a local agency in Mason City, Ia., which he continued to operate until he joined the Constitution as executive special agent. In the meantime he had had considerable field experience as state agent of the London Assurance in Iowa, Nebraska and South Dakota. In his capacity as executive special agent for the Constitution he has traveled the entire territory of the western department, comprising 14 states, and his intimate contact with agents of the company in those states will be invaluable in the new work he will assume as assistant manager.

The Constitution has made in the short period in which it has been operating a most favorable impression in the west, and it is fair to assume the progress it has made will continue under the reorganization of its management at Chicago.

Sundberg & Co. of Providence, R. I., have been given the representation for that city of the Equitable Casualty & Surety of New York.

## Accident and Health Salesmen Wanted Throughout the South

We are issuing one of the most liberal and fastest selling industrial monthly payment accident and health policies ever offered the insuring public for the premium charged. All collections and claim adjustments made by mail giving our salesmen their entire time to write applications.

If you have a clean record and a desire to better your financial condition we can interest you. Whole or part time. Inexperienced men trained. Bonus salary and big commissions to whole time men. We can also place a few district Managers in unoccupied territory.

Better write our nearest office today—now for our proposition "IT'S A WINNER."

### N. W. ALLREAD & CO., General Agents INTER-OCEAN CASUALTY COMPANY

Main Office  
5th Floor, Hildebrandt Building  
Jacksonville, Florida

T. W. Benson,  
State Manager,  
418-19 Throver Building,  
Atlanta, Georgia.

H. K. Reid, State Manager, J. B. McLaughlin,  
328-21 Bankers Bond Bldg., State Manager,  
Birmingham, Alabama. 304-7 Palmetto Building,  
Columbia, S. Carolina.

C. J. Bailey, State Manager,  
Decatur Bank Bldg.,  
Decatur, Mississippi.

E. T. Presson,  
State Manager,  
Little Rock, Arkansas.  
Reese & Sutherland,  
Managers,  
622 N. W. 4th Avenue,  
Miami, Florida.

## Branch Offices

PHILADELPHIA, PA.  
G. R. DETTE, 112 South Fourth Street  
Resident Vice-President.....Manager

NEWARK, N. J.  
S. H. McKEAG, Federal Trust Building  
.....Manager

PITTSBURGH, PA.  
Law & Finance Building, 425 Fourth Avenue  
H. B. MARSH, Resident Vice-President.....Manager

CHICAGO, ILL.  
ROY LILL, Insurance Exchange Building  
.....Manager

DETROIT, MICH.  
H. E. WADE, First National Bank Building  
.....Manager

INDIANAPOLIS, IND.  
R. H. WHITTEMORE, New City Trust Building  
.....Manager

**PENNSYLVANIA SURETY CORPORATION**  
JOSEPH W. WARD, President  
WABASH BUILDING, PITTSBURGH, PA.

## K. V. Rothchild Joining Auer, Inc., Organization

### ELECTED A VICE-PRESIDENT

**Well Known Milwaukee Agency Has  
Built Up a Large Aviation  
Insurance Service**

Kennon V. Rothchild of Chicago, formerly western supervisor of the United States Casualty, and previous to that manager of the Chicago branch office of the Federal Surety, has been elected vice-president of Auer, Inc., of Milwaukee, becoming general manager of all insurance activities, including aviation. Mr. Rothchild was formerly vice-president of the William B. Joyce & Co. of St. Paul. He served as a member of the executive committee of the National Association of Insurance Agents and was prominent in Minnesota state organizations. He has had 17 years in general insurance experience.

#### Nash Joins Auer Office

G. Barry Nash, formerly manager of the casualty and surety department of Joyce & Co. of St. Paul, has joined the Auer organization and will have charge of production of those lines. He was engaged in the air service both in connection with the French and United States forces during the time of the war.

The Auer office has secured the general agency of the Lincoln National Life of Fort Wayne, Ind., for Milwaukee and Waukesha counties, taking over the former district office and bringing to its organization John J. O'Brien as manager of the life department. He has had 17 years experience in life insurance, having served the Lincoln Na-

tional Life for the last four and one-half years as district manager.

Auer, Inc., was organized in 1860 by the grandfather of Stewart F. Auer, president of the agency. Stewart Auer



**KENNON V. ROTHCHILD**  
Joins Auer of Milwaukee

became head of the organization nine years ago, reorganizing it completely on his return from war service. He served as pilot with the American expeditionary forces in France for two years. He has taken an active interest in aeronautics. Auer, Inc., was one of the first agencies to equip itself for aviation insurance service. It operates its own airplanes, thus enabling it to render quick and satisfactory assistance.

#### Expert Advisory Council

The agency has on its advisory and technical staff some experts in aviation. Col. Carl Ben Eielson, who has

been flying since 1917, is one of these men. He has had experience both in Arctic and Antarctic flying. Dan Kiser, one of the oldest licensed pilots, now engaged as an engineer and builder of aircraft in Milwaukee, is attached to the Auer organization in an advisory capacity. Another is Maj. J. P. Wood, president of the Northern Airways. Robert Gast, chief pilot for the Chicago "Tribune," is serving in a consulting capacity. Charles Meyers, chief test pilot for the Great Lakes Aircraft Corporation of Cleveland, is a consultant.

#### Welch in Charge of Fire Insurance

B. M. Welch is vice-president of the Auer office in charge of fire insurance, he having served in the field and also was connected with the Wisconsin Inspection Bureau. Clyde C. Cross, vice-president and treasurer, is a former banker and an attorney. He takes charge of the financial and accounting end. Stewart E. Farley, assistant secretary and an attorney, has charge of claims.

The office represents locally the Liverpool & London & Globe, Phoenix of Hartford, Phoenix of London, Royal, Milwaukee Mechanics, and Eagle Star & British Dominions. It represents as general agent the Transportation Indemnity, Transportation Fire, United States Casualty and Phoenix Indemnity.

#### Central Surety's Dividend

The Central Surety of Kansas City although less than three years old will probably be placed on a dividend basis at the annual meeting May 28. The stock has been selling in recent weeks around \$75 as compared with \$60 theretofore.

Having been admitted to Vermont, the Hudson Casualty of Jersey City has placed the territory under the supervision of its New England department, the headquarters of which is in Hartford.

## Continental Casualty New Directors Chosen

### CURTIS AND STUART NAMED

**Succeed H. G. Johnson of Washington  
and H. G. Badgerow on Board of  
Chicago Company**

The annual meeting of the stockholders of the Continental Casualty was held this week. The entire board was re-elected, with two exceptions: W. G. Curtis, president of the National Casualty, was elected in the place of H. G. Johnson of Washington, and R. Douglas Stuart, vice president of the Quaker Oats Company and a director of the First National Bank of Chicago and the National Bellas Hess Company, was elected in the place of H. G. Badgerow. The stockholders approved the declaration of a stock dividend of 16 2/3 percent as recommended by the directors and authorized them to declare it. The necessary amendment was made to the charter, and upon the new charter being approved by the insurance department of Indiana the stock dividend will go to stockholders of record at the close of business May 25.

At the directors' meeting executive officers were reelected and, in addition, two vice-presidents were added to the executive staff: C. A. Teasdale, vice-president to take charge of field service activities and to act as general assistant to the president, and F. W. Hughes, vice-president to take executive charge of the fidelity and surety department.

A recent accession to the directorate of the Lloyds Casualty of New York is Dunham B. Sherer, executive vice-president of the Corn Exchange Bank, one of the leading financial institutions of New York City.

#### Assets

**\$3,212,145.56**



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#### Surplus to Policyholders

**\$750,293.70**

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**FULL COVER AUTOMOBILE — ACCIDENT — LIABILITY — PLATE-  
GLASS—BURGLARY—FIDELITY AND SURETY BONDS**



## D. D. Batcheler Has Now Started Branch Office

### DEPARTMENT FOR MIDWEST

**Associated Indemnity Will Make Chicago Its Central Point for Service to Agents**

D. D. Batcheler has now established a temporary office at 812 Insurance Exchange, Chicago, for the midwestern department. Eventually he will be located at A-835 Insurance Exchange. The telephone number is Harrison 9334.

The Associated Indemnity has been licensed in Illinois and is now writing business. It writes all casualty lines except plate glass. Mr. Batcheler's title is resident vice-president. The company will write either a participating or nonparticipating compensation policy. The Associated Fire & Marine, its running mate, has applied for admission to Illinois and will be under Mr. Batcheler's jurisdiction. It is already entered in Minnesota. The Associated Indemnity will seek admission to Wisconsin, Minnesota, Indiana and Missouri. All this field will be under Mr. Batcheler's charge. The Associated Indemnity has opened a branch office at St. Louis in 636 Planters building with A. B. McLean as manager. He was formerly branch manager of the Southern Surety at St. Louis.

The Associated Fire & Marine and Associated Indemnity will operate in conjunction in the states in which they are admitted. Both are nonaffiliated, not belonging to the company organizations. Mr. Batcheler was formerly manager of the northwest department of the Associated at Seattle. He is a thoroughgoing insurance man.

#### FIRST FOUR MONTHS' FIGURES

SAN FRANCISCO, May 15.—Total premium income for the first four months of this year of Associated Insurance Fund, holding corporation for Associated Indemnity, Associated Fire & Marine and Subsidiary Underwriters' Agencies, amounted to \$936,956, according to report of President C. W. Fellows, submitted at annual meeting of stockholders. The Associated Indemnity wrote in the four months \$865,644 in net premiums, as compared with \$414,084 in the same four months of 1928.

Each of the companies is now entered in seven states. E. J. Nolan, president of the Bank of America of California, was elected to the board of directors at the annual meeting.

### Armand Sommer With Southern Surety in East

NEW YORK, May 15.—The appointment of Armand Sommer as manager of the accident and health division of the eastern department of the Southern Surety of New York, is announced

by Executive Vice-president John A. Diemand. A graduate of the University of California Mr. Sommer has had a long and valuable experience in the casualty field. For sometime he acted as assistant superintendent of the health and accident branch at the home office of the Standard Accident of Detroit, subsequently becoming production manager in the same lines at the United States headquarters of the General Accident in Philadelphia.

### Ramey General Agency Gets Standard Casualty

The George L. Ramey Agency of Indianapolis has been appointed general agent of the Standard Casualty & Surety of New York for Indiana for casualty and surety lines. The casualty department will be reorganized and put in charge of an experienced man in order to develop this part of the business. The Ramey general agency has built up a large fire insurance agency plant in Indiana, having 600 agents. It has three special agents and has developed a fire and allied income of \$1,000,000 a year. Mr. Ramey is one of the aggressive men in his territory.

### Deposit Requirements of Reciprocal Determined

#### ATTORNEY GENERAL'S REPLY

**Nebraska Official Gives Opinion as to Amounts That Have to Be Put Up**

LINCOLN, NEB., May 15.—A ruling on the deposits required of reciprocals has been asked by Commissioner Kizer, who desires to know whether these are cumulative and whether they are required to deposit with the attorney-in-fact \$100,000 to write liability and compensation, \$50,000 for automobile coverage and \$50,000 for plate glass, or \$200,000 in all. In reply the attorney general says:

"The answer to the question you ask is not entirely free from doubt, but I am inclined to the opinion that a deposit of not less than \$150,000 is not absolutely required to permit the writing of both compensation and plate glass or some other kind of insurance in this state.

"It is possible, of course, that a de-

posit in a greater amount will be required, for the deposit must be at least equal to 50 percent of the aggregate net annual deposits collected and credited to the accounts of the subscribers on policies having one year or less to run and pro rata on those for longer periods, plus claim and loss reserves as required for the same kind of insurance in other cases; or, in lieu thereof, at the option of the attorney, 100 percent of the aggregate net unearned deposits collected and credited to the accounts of participating subscribers, plus such claim and loss reserves."

### Massachusetts to Make Survey of Experience

NEW YORK, May 15.—The Massachusetts legislature having appropriated \$30,000 to defray the expense of a survey of the experience of the casualty companies writing automobile liability insurance in the commonwealth under the provisions of the compulsory law, representatives of the state will shortly visit the head offices of companies to make a complete check up of their figures; presumably from the date on which the compulsory law started.

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and Tenants Liability

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Edward T. Harrison, President

DALLAS  
TEXAS

## WORKMEN'S COMPENSATION

### ASKS MORE COOPERATION

**Kansas Compensation Commissioner Defines Status of Employers and Carriers Under Law**

G. Clay Baker, Kansas commissioner of workmen's compensation, in addressing the mid-year meeting of the Kansas Association of Insurance Agents, made a plea for cooperation with his department, and suggested that there is a need for a clear understanding by both employers and the insurance carriers as to their status with reference to workmen's compensation. In that connection he said:

"As you no doubt know, our courts in passing on the compensation act, have declared it to be a contractual relationship. It may be said to be a contract voluntarily entered into between employer and employee, governing the liability of the employer in case of accidental injury to the employee, and setting up the benefits accruing to the injured party.

"Therefore, let us not look upon the compensation act as some obnoxious law that is enacted, which parties have to comply with, but as a contractual relationship in the interest of both the employer and employee. When we get this slant, then I ask that every insurance carrier and every employee apply to this contract the same high ethical standards required in the business world with reference to every contract. If this is done, then I am sure our department will have the necessary cooperation that will enable it to function successfully.

#### Purpose of Act Outlined

"The purpose of workmen's compensation in so far as the workman is concerned is to provide a partial replacement of his wages during disability. When a carrier or employer is derelict in looking after an injured workman and compensation is not paid as wages have been paid, then the workmen's compensation act has not been carried

out, and it must be expected, in so far as our department is concerned, that we must be insistent that this provision of the act be complied with.

"There was a day when an adjuster went about a case to get out from under the liability as much as possible, and with such an attitude in mind he naturally was unfair in his dealings. Generally speaking today, I don't believe insurance companies want that sort of adjusters in the field. As a result we find the average adjuster today to be one of the gentlemanly type. He puts his cards right on the table and looks you squarely in the eye.

"Our idea of administration is that of cooperation, and we stand ready to give this. Likewise we are grateful when receiving cooperation."

### Colorado Fixes New Wage Basis

DENVER, May 15—A more satisfactory basis for determining the average weekly wage has been accomplished in the last compensation bill passed by the Colorado legislature, Denver insurance men declare.

This bill provides that the wages earned by the injured employee shall be for a period of 12 months preceding the accident. The period for considering wages under the old law was for only six months, and it has been indicated here that the longer period is more satisfactory, particularly in seasonal occupations where employment fluctuates, such as the coal industry and in fruit and vegetable canning plants.

### Oklahoma Board Ruling

OKLAHOMA CITY, May 15—The Oklahoma insurance board has issued an order providing that no more workmen's compensation policies be issued covering oil field casing crews when operating as associated workmen. The protection to be afforded this class of workman must come under the policy of the driller, the order explains. This is in pursuance of the Oklahoma compensation law, as recently interpreted by the supreme court, which provides that associated workmen shall be deemed employees of contractors or principals for whom they perform work.

## ACCIDENT AND HEALTH

### ASSESSMENT FIGURES GIVEN

**Accident and Health Companies Report Their Illinois Premiums and Losses for 1928**

The Illinois assessment accident and health associations reported premiums in Illinois last year \$3,500,412 and claims \$2,353,155. The Illinois Commercial Men's led with \$1,812,952 premiums and \$1,422,693 losses. The Illinois Traveling Men's Health was next with \$1,024,537 premiums and \$728,337 losses. The Physicians Protective Casualty had \$207,168 premiums and \$89,607 losses. The assessment companies of other states had premiums in Illinois of \$720,859 and losses of \$456,457. This gives total aggregate assessment accident and health premiums in Illinois \$4,221,271 with losses \$2,809,702. The leading outside company was the Mutual Benefit Health & Accident of Omaha with \$512,874 premiums and \$339,369 losses.

### Republic Life & Accident Expands

R. G. Dixon, former deputy insurance commissioner of Kentucky, has become superintendent of a new commercial department added by the Republic Life & Accident of Louisville. The company has been licensed in West Virginia and J. P. Easley has been named director of that field. The company was organized about a year ago.

### Chicago Club Committees Named

At the May meeting of the Accident & Health Managers Club of Chicago this

week President Donald A. Drury announced the committee chairmen for the coming year as follows: Program, Harold R. Gordon, Health & Accident Underwriters Conference; entertainment, M. T. Davis, Continental Casualty; membership, George L. Duffy, General Accident; auditing, E. C. Budlong, Federal Life.

There will be no more regular meetings of the club until September, but tentative plans were made for at least two golf tournaments this summer.

### Close Lansing Teachers' Group

LANSING, MICH., May 15—A group health and accident contract covering approximately 400 teachers and librarians of the public school system and open to nearly 150 other eligible members of the system was closed the past week for the National Casualty of Detroit by Emil G. Lamberton, manager of the insurance department of the Edward G. Hacker Company.

The coverage provided under the policy provides a disability benefit of \$25 weekly and a death benefit of \$1,000.

### Louviere Makes Record

Larry Louviere made a record for collections on an industrial debt for the Dixie National Life in his company's home city, La Fayette, La. On a debt of \$190 he collected \$532.18 of weekly business and \$54.92 of monthly business in one week. In explaining his success Mr. Louviere said: "I have always tried to give more than I bargained for and the result has been that I have received more than I expected."

Lee A. MacDonald has been appointed special agent in Montreal for the United States Fidelity & Guaranty.



## AMONG SURETY MEN

### NO INDICTMENTS RETURNED

#### Milwaukee County Grand Jury Makes Recommendations—Surety Men Dissatisfied With Findings

MILWAUKEE, May 15. — After long weeks of investigation the Milwaukee county grand jury which had been called for an investigation of the practice of writing surety bonds by public officials on contractors doing public works, turned in its report. The jury returned no indictments, but it made a number of recommendations for the elimination of certain practices, and it termed as "vicious" the selling of surety bonds by public officials.

A council inquiry has been asked on the grand jury report, and while surety men state that the situation in the surety business has been somewhat changed since the John Doe investigation which led to the grand jury, the underwriters are highly interested in any of the developments which may take place.

#### Express Dissatisfaction

Surety men who commented on the report of the grand jury expressed some dissatisfaction that the investigation touched on the surety business "too lightly," and one prominent surety man declared that in his opinion the investigation will not help matters, but will leave the situation as it was unless the recommendations are made the basis for some definite action.

Some of the surety men are awaiting copies of the grand jury report to give that part relating to the investigation of the surety business a thorough study, with a view to taking possible steps to further correct the situation.

#### Suggest New Law

Some of the underwriters feel that the surety men should have been called in for testimony before the grand jury as they were during the John Doe investigation although the grand jury had the evidence collected in the John Doe proceedings at its disposal, and it is believed interviewed some of the public officials concerned.

Some surety men during the John Doe inquiry voiced the belief that the first move in correcting the situation should be for the county and city to cooperate in framing a law directed specifically against the writing of surety bonds by public officials on contractors doing public work, and present this measure to the legislature, although their suggestion was not carried out.

Allen O. Robinson, assistant secretary of the Yorkshire Indemnity, was in Louisville this week, visiting S. K. Gray, state agent in Kentucky.

### HIGHWAY BOND RATE IS CUT

#### Charge for Surfacing Contract Coverage Is Now Only 1 Percent—Grading Rate Unchanged

Rates for highway bonds in Iowa have been split between the grading and surfacing work of building a road, the rate for bonds on grading, bridge and culvert contracts remaining at 1½ percent and the rate on surfacing being reduced to 1 percent. Because of the extensive highway paving program that is being carried out in the state, the cut of ½ percent will mean a considerable saving to many Iowa counties.

#### Mechanization Responsible

In explaining the reduction for surfacing, the Towner Rating Bureau explains that since the concrete paving business is becoming highly mechanized and payrolls are becoming proportionately smaller, the reduction is warranted. The reduction applies to all paving work done outside of cities. The rate within municipal limits has been 1 percent for some time.

A number of western surety managers point out that the rate reduction is in effect only the legalization of the rate-cutting practices that have been indulged in by some companies previously to the official reduction. A few managers feel that the reduction on the surfacing work is not warranted in view of the hazards in the surfacing contractor's business.

#### Ask Court's Opinion

LINCOLN, NEB., May 15.—The American Surety, bondsman for Van E. Peterson, custodian of funds and records of the state guaranty fund commission, having refused to approve a transfer of the cash and paper he holds to the value of approximately \$1,000,000 to the state banking department, Mr. Peterson has brought suit in district court naming it as one of the defendants in an action, friendly in character, the purpose of which is to have the court designate to whom he shall turn over what he holds.

The legislature abolished the fund commission and Mr. Peterson's job, but it neglected to provide to whom it and he should transfer the fund he had. This consists of over \$4,500,000 face value, of assets that once belonged to state banks, and \$82,135 in cash.

#### Big Seattle Contract Bond

SEATTLE, WASH., May 15.—The contract bond covering the new 22-story Exchange building was written by the United Insurance Agency. The bond amounted to \$2,110,000 and was executed by the American Bonding.

#### Big Bond Is Written

With the American Surety and the Bankers Indemnity acting as co-sureties, the Consolidated Indemnity has just issued a bond for \$2,007,000 to A. C. Windsor, Inc., covering construction of the Essex County (N. J.) hospital at Belleville.

#### Executes \$1,000,000 Bond

The National Surety has executed a bond for \$1,000,000 guaranteeing the contract for the construction of an elevated highway to run along the Hudson river water front in New York.

#### Surety Sues Independently

FRANKFORT, KY., May 15.—In a case in which the Fidelity & Deposit bonded J. J. Cilborne as sheriff of Christian county, a compromise settlement was made between the fiscal court of the county on one side and the ex-sheriff on the other and the fiscal court undertook to pay to the board of education of the county the taxes collected by the sheriff for the board of education. A mistake was made in the amount of commission that the sheriff was entitled to, an excessive amount being allowed, the sheriff. The board of education then sued the ex-sheriff and the Fidelity &

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Deposit for the difference and secured a judgment. Thereupon the Fidelity & Deposit sued the fiscal court and won and the judgment in favor of the surety has been approved by the court of appeals, although in a suit by the sheriff the fiscal court would have had other items against the sheriff which it could have set off against the claim.

**Unsigned Bond Is Binding**  
FRANKFORT, KY., May 15.—A deposi-

tory bond, delivered by the surety company, but not signed by the bank, is nevertheless binding on the surety company. Furthermore, the right of the surety to subrogation is not affected by the failure of the bank to sign, according to the decision of the court of appeals in a case involving the Farmers & Traders bank of Maysville, Ky., and the board of education of that city. Payment of the premium by the board of education is sufficient acceptance.

## PERSONAL GLIMPSES OF CASUALTY MEN

**Donald St. C. Moorhead**, secretary of the United States Casualty, is at Mountinside hospital in Montclair, N. J., where he has been operated on for appendicitis. He will be laid up for some time.

**James H. Price**, Richmond attorney, adjuster for casualty companies and known as the father of the Virginia workmen's compensation act, will run unopposed in the state Democratic primary this summer for lieutenant-governor of Virginia. Nomination will be practically equivalent to election.

**Mrs. W. G. Wilson** of Cleveland, wife of the veteran Ohio manager of the Aetna Life, who recently underwent a serious operation at a local hospital, is reported progressing favorably. The many friends of Mr. Wilson look forward to her speedy recovery.

The Chicago Casualty Adjusters Association will have **H. D. Wagner**, superintendent of claims of the Employers Liability and American Employers in Chicago, as its honor guest May 23 to pay homage to him on his retirement from active work at the end of 40 years' service with his company. Mr. Wagner has long been counted as one of the outstanding adjusters and claim men of the west. During his entire career with the Employers Liability he has looked after

its claims. When he took charge in Chicago there were only two casualty companies operating in the city.

Mr. Wagner was connected with the old German Fire of Peoria for seven years prior to joining the Employers Liability in 1889. When he took charge he was the only person in the claim department and now there are 50 employees. During the summer he will travel, and when he returns to Chicago in the autumn he will take up brokerage business. Mr. Wagner was the first president of the Casualty Adjusters Association when it was organized in 1912 and held that office for four years.

### Manager Forgery Bond Sales

A position as Branch Manager of Forgery Bond Sales is available in the Chicago territory. Applications of local men with Casualty Insurance experience will be welcomed. The opportunity offers exclusive sales advantages: remuneration should prove highly profitable. State qualifications in a letter addressed to **M-32**, care The National Underwriter.

### STENOGRAPHER

Must have casualty claim or underwriting experience. Apply Mr. Chiedo, room A-1157 Insurance Exchange.

### Position Wanted

Five years as Casualty and Bond adjuster, three years as local agent and broker. Thoroughly experienced in the General Insurance business. Will consider any proposition with a real future. Prefer locating south, middle west or west coast. Address **M-31**, care The National Underwriter.

**EXPERIENCED MAN WANTED**  
for Group Accident and Health development. Must have general knowledge of line and willing to locate in Western Pennsylvania. Unusual opportunity for right man who can assist in closing and handling large group cases. Please reply by mail. Commercial Casualty Insurance Company, Newark, New Jersey.

**Experienced Inspector Wanted**  
Large casualty company desires an experienced inspector for Milwaukee and vicinity. State age, qualifications and salary desired. Address **M-29**, care The National Underwriter.

**WORKMAN'S COMPENSATION ADJUSTER**  
Experienced in all branches. Capable of caring for trial work at Industrial Board. Also experience in Automobile and Public Liability Adjustments. References can be furnished. Address **M-17**, care The National Underwriter.

**EXPERIENCED PAYROLL AUDITOR**  
Wanted by well established Casualty Company — Minnesota Territory — Write detail application to **M-23**, care The National Underwriter.

### Wants Automobile Figures

NEW YORK, May 15.—Not satisfied with the reason assigned by the five companies that reduced rates for automobile liability coverage before the adoption of the now generally observed merit-rating plan, that it was predicated generally upon favorable experience with the line, Superintendent Conway has asked that detailed figures be furnished him.

### American Employers' Michigan Business

The 1928 Michigan casualty business of the American Employers was given incorrectly in a recent issue of The National Underwriter. It should have read:

	Premiums	Losses
Accident and health....	\$ 984	\$ 452
Auto liability.....	13,760	2,157
Other liability.....	6,038	317
Workmen's Comp.....	43,483	23,759
Fidelity and surety....	42,923	46,454
Plate glass.....	5,796	2,441
Burglary and theft....	14,164	7,253
Steam boiler.....	1,133	.....
Auto P. D. and Coll....	7,309	5,556
Other property damage	3,995	161
Miscellaneous.....	471	.....
Total .....	\$139,966	\$ 88,550

### Fuerst Joins Consolidated

License in New Jersey has just been granted to the Consolidated Indemnity & Insurance of New York. Milton Fuerst has joined the company as assistant manager in the conversion bond and guaranteed note department, of which B. Victor Cranston is manager.

### Harding With Springfield Agency

BOSTON, May 15.—Jesse Harding, for the past two years manager of the New England branch office of the New York Indemnity in Boston, resigning last November, has been appointed manager of the casualty department in the office of Frank M. Kinney, Springfield, Mass.

The Merchants Indemnity of New York has been admitted to Colorado.



## Two Companies Will Affiliate

(CONTINUED FROM PAGE 43)

each company will be maintained. Announcement was made that the New York Casualty has signed a lease for considerable additional space at its present location, 80 John street.

The principal executives of the American Surety are F. W. Lafrentz, chairman of the board; R. R. Brown, president, and A. F. Lafrentz, first vice-president. The officers of the New York Casualty include J. Carroll French, president; Harvey L. Jones, vice-president, and Emil L. Hoen, vice-president.

## Blackwell Joins Public Indemnity

(CONTINUED FROM PAGE 44)

Mr. Blackwell's regime the Public Indemnity will become equally active.



C. C. BLACKWELL

Mr. Blackwell will have offices near the Public Fire offices on the seventh floor of the Insurance Exchange. The indemnity company's offices will be opened June 1.

## Opinions About "50-50" Form Vary

(CONTINUED FROM PAGE 45)

ness, as in every other business, and that the agent who has quality merchandise to offer has with most prospects a better chance to succeed than has the agent whose wares are only "just as good" or are offered at cut rate.

### May Ask Bureau to Act

Whether the western managers, through their home offices, can influence the Bureau to adopt some new method of writing glass business, no one can say. It is pointed out that a rate reduction for the full premium companies will not solve the problem. The rate would need to be reduced from 30 to 35 percent before it would be low enough to be a competitive weapon against the "50-50" companies, and so large a cut, it believed, would take the profit from the business for the full premium carriers.

## New Jersey May Be "Excepted"

(CONTINUED FROM PAGE 3)

are simply awaiting decision in the case now before the court when the constitutionality of the uniform commission law will be determined, before agreeing upon a course of action. The New Jersey statute became operative March

28, 1928, at which time the companies holding membership in the Eastern Underwriting Association promulgated a commission schedule of 15, 20 and 30 percent for the territory. While some of the free lance offices adopted the same scale, the majority issued other programs, some paying 25 and 30 percent, others paying 20 and 30, plus a contingent, and yet others allowing up to 35 percent for the preferred classes.

### Strip Preferred Business

As a consequence orthodox companies have witnessed the almost complete loss of their preferred business and are very bitter. If, as is anticipated, the court decision, which will determine the constitutionality of the governing law, be handed down within a few days, a special meeting of the New Jersey committee of the E. U. A. will be held soon thereafter, and a future course of procedure for the associated companies will likely be recommended.

## N. F. P. A. Topics Are Important

(CONTINUED FROM PAGE 4)

spection Bureau, the local salvage corps and Harry Rogers of the Western Actuarial Bureau.

Captain Remney makes use of the inspection manual of the N. F. P. A. as well as the analytic system for measuring fire hazards.

Technical committee reports were received beginning Tuesday afternoon.

### Jordan Elected President

The convention continued through Wednesday and Thursday. F. C. Jordan is elected president along with these other officers: Frederick T. Moses, Providence, first vice-president; Sumner Rhodes, New York, second vice-president; Franklin Wentworth, managing director; Albert T. Bell, Atlantic City, chairman of the executive committee; three-year members of the executive committee are: Eugene Arms, Chicago; W. H. Blood, Jr., Boston; Eugene Chrystal, Rochester; George W. Elliott, Philadelphia, and C. W. Pierce, New York, and for a one-year vacancy, George F. Lewis of Toronto.

### Marshals' Section Meets

The fire marshals' section met Tuesday night, with R. J. Gregory acting as chairman and C. S. Magruder as secretary. It was decided to plan a special fire marshal's program for the sectional meeting next year and to make every effort to stimulate a large attendance.

A resolution was adopted inviting city fire marshals and arson squads to become members of the section.

These officers were elected: R. J. Gregory, New Orleans, chairman; George F. Lewis, Toronto, Gabriel Coldwater, Detroit, John Strohen, Des Moines, vice-chairmen; Charles Lane, Lansing, Mich., secretary.

## Louisiana Has Annual Meeting

(CONTINUED FROM PAGE 4)

fuses the mailman. Through the postman extend to more and more people information about your business, and what you have to offer. Unless you do this you are neglecting a great opportunity.

"Our clients rely on us as their counsellors and expect the entire benefit of our knowledge, loyalty and experience. Knowing this we should see that they have full protection through insurance. Our position is similar to that occupied by the family lawyer or the family doctor. We are not doing our full duty to our clients if we do not see that they are fully insured."

Mr. Miller referred to the insurance business as one of the props on the stool of progress and civilization.

"The insurance agent should never

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apologize to anyone," emphasized the speaker. "He is taking a necessary and essential part in the plan of civilization."

Aircraft insurance was declared by Mr. Miller to be a new field open to the insurance agent and he urged his hearers to take full advantage of this type of work.

**President McElroy's Address**

President McElroy, in presenting his address reported that the organization had a successful year, that on Jan. 1 it was first among the states in the matter of paid-up membership in the National association, and that it had taken active part in all National association affairs.

"During April the agents who have oil business in the sections which is controlled by outside brokers and



**FRANK G. McELROY**  
Retiring Louisiana President

agents and written in the Oil Association received their residue commissions, which in Shreveport amounted to about \$2,700. We expect to receive this each year," he said. Mr. McElroy said agents received this residue because they have an organization that has fought for their rights.

**Going After Cotton Now**

"We are now after the Cotton Insurance Association, asking that companies give the commissions on this business to resident agents and also not to cut the commission on buyers' transit insurance," Mr. McElroy said. "Many other southern states are also aiding in this fight," he added.

The president said Louisiana is in good condition insurancewise. There has been little turmoil in the past year. The Louisiana Rating & Fire Prevention Bureau has been improving its service and trying to give greater assistance to agents. In concluding, he said:

"The companies commended the organization for its cooperation during the first legislative session under the present governor, and we should feel honored that we were called upon to aid in defeating legislation that was bad for the public and the insurance companies."

**T. Alfred Fleming Spoke**

T. Alfred Fleming, supervisor of the conservation department of the National Board, addressed the convention on "A New Policy of Insurance." Mr. Fleming said:

"This policy is made out in the in-

terest of public welfare to every regular member of the insurance fraternity. It has no clauses, extra forms or riders. It covers companies and agents. The premium must be paid jointly, in money and service. The results will be:

"Better knowledge of the principles of insurance by the public we serve and improved cooperation in maintaining our system, standards and efficiency; permanent relief from unjust and unwarranted criticism; general increase of all main and side lines of the insurance business; conscientious effort by the insurance interests and the public to prevent loss by fire.

**Obligations on Members**

"The conditions of the policy obligate every member to use every means to give helpful and constructive service to clients by explaining the conditions of each policy and applying all lines of coverage to protect business enterprise. Second, to cultivate a wholesome attitude of cooperative competition among companies and agents. Third, to use personal and official interest in general public educational and instructive programs for better protection."

Mr. Fleming said the premium is paid chiefly in service, because no money can ever satisfy the agent's obligation to the community he serves.

**I F.**

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Travelers is stupendous. No wonder Accident insurance is one of the major Casualty lines today.

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